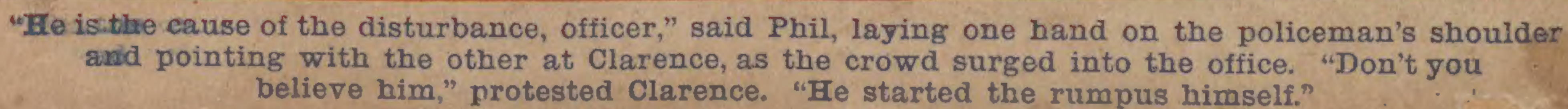


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STORIES OF BOYS WHO MAKE MONEY.

THE SUCCESS OF A WALL STREET BOY

By A Self-Made Man



Fame and Fortune Weekly

STORIES OF BOYS WHO MAKE MONEY

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A BORN BROKER

—OR—

THE SUCCESS OF A WALL STREET BOY

By A SELF-MADE MAN

CHAPTER I.

AN OPTION DEAL.

"Well, Jackson, for cool, unadulterated nerve your late messenger, young Farrington, takes the persimmon," said Broker Hardy, stopping Broker Jackson on the street about eleven one morning.

"How so, Hardy?" asked Jackson, with a look of surprise.

"How so? Aren't you aware that he has actually hired a room in the Otsego Building and hung out his shingle as a full-fledged broker?"

"Oh, come now, you're joking. That statement of yours is simply ridiculous."

"No, I'm not joking. If you don't believe what I am telling you just pay a visit to the Otsego Building. Take the elevator up to the sixth floor. Follow the main corridor to the rear, and there, on the left-hand side, last door, you will see 'Philip Farrington, stocks and bonds,' on the glass, as plain as you ever saw anything in your life."

"Pshaw! That's some new trader of the same name."

"Not at all. It is your late messenger."

"It can't be. Such a supposition is perfectly absurd, Hardy. Who ever heard of a boy stockbroker—an ex-messenger boy at that?" said Jackson, impatiently.

"Whether there ever has been a boy stockbroker before I'm not prepared to affirm or deny; but that there is one now, in the person of your late messenger, I'm ready to swear. I'd like to bet a hundred dollars on it. I couldn't win that sum of money easier."

"I'll bet you a ten dollar bill you're wrong."

"I'll take you."

"Very good. We'll go to the Otsego Building right away and settle the matter."

"I'll do it. I can spare a few minutes to satisfy you that you've lost your bet."

"I won't admit that I have lost it until I have actual proof of your statement. The name of Philip Farrington on an office door I do not regard as conclusive evidence."

"If Farrington is in you'll have all the evidence you want."

The two brokers started for the Otsego Building—each certain he was going to win the bet.

They got out of the elevator at the sixth floor and walked along the main corridor to the rear of the front section of the building.

The last office on the left-hand side, bearing the number 614, was lettered as Broker Hardy had described.

Jackson looked at it, but was unconvinced that this Philip Farrington was his late office boy.

In his opinion his friend Hardy had been deceived by a similarity in names.

He turned the knob and the door opened.

The two brokers walked in.

Seated at a roll-top desk, reading a mining newspaper from the West, was a boy—neatly dressed, good looking and with an alert manner.

He dropped the paper as the gentlemen entered.

"Glad to see you, Mr. Jackson," he said, swinging around in his pivot chair. "This is an unexpected pleasure. How do you do, Hardy? Help yourselves to seats and make yourselves at home."

Broker Jackson was dumfounded, and Hardy enjoyed his surprise.

"You might as well hand that tenner over now and I'll treat when we go out," said Hardy.

"Is this your office, Phil Farrington?" said Jackson.

"As I've paid a month's rent for it, and had my name painted on the door, I guess I can claim the office, sir," replied Phil, smilingly.

"And do you also claim to be a broker, young man?"

"That's the business I've gone into, as my sign indicates."

"Pray, what do you know about the brokerage business?"

"Having worked for you for three years I ought to know a few things about it."

"Why, you were only my messenger."

"I know it; but as your messenger I haven't been asleep. My aunt, with whom I am living, told me more than once that I was a born broker, so to test the matter I've tackled the business."

"Well, I think you're a born idiot. The idea of a messenger boy presuming to set himself up as a broker without going through the necessary training is evidence enough to convince me that you have a screw loose in your mental makeup."

"Did you ever notice a weakness in my upper story while I was working for you, Mr. Jackson?"

"The weakness has apparently developed since we had the misunderstanding which led to your retirement from my employ."

"I'm sorry, Mr. Jackson, that my rise in the world doesn't meet with your approval, but as the risk is mine and not yours, I do not see that you need worry about my prospects of getting on. I have inserted an advertisement in two or three of the financial papers, informing the public that I am on the job, and I hope to succeed on my own merits," said Phil, in a confident tone.

"Oh, I'm not worrying about what you do. If you can afford to make a fool of yourself you have a right to do it. 'Fools rush in where angels fear to tread' is an old saying that I fancy applies to you," said the broker, sneeringly.

"You mean the lambs rush in where wise persons fear to tread," grinned Phil.

"I mean what I said," replied Jackson.

"I'm afraid your business has suffered somewhat since you allowed me to get away from your office, and that has ruffled your feelings a bit. Have a cigar? I will accord you the honor of taking the first whack at the box. Don't be afraid of them. They are genuine Riena Perfectos," said the boy broker, as he offered his late employer a full box of good cigars to help himself from.

Jackson, after a momentary hesitation, accepted a cigar and lighted it.

Phil passed the box to his other visitor and Hardy took one also.

"So you are learning to smoke, too?" said Jackson.

"No, sir. These cigars are for my visitors and my customers. I am a boy as yet, and in my opinion smoking doesn't do a boy any good. I have heard that it has a tendency to retard their growth, not to speak of introducing nicotine poison into their system. At any rate, I have no desire to indulge in the weed."

"I am glad to hear that you have one virtue," said Jackson.

"Thank you, sir. When I worked for you you thought I had more than one. You told several traders that you considered me one of the smartest messengers in the Street."

"I have no fault to find with your abilities as a messenger."

"I'm glad to hear it. I mean to prove as good a broker as I was a messenger."

Jackson snorted, but refrained from making the comment on the boy's speech that was in his mind.

"I suppose you haven't done any business yet?" said Hardy.

"No, sir. I have only just got fitted up here. It will take a little time before I can expect to do much of anything except take a flyer on my own account."

"Then you intend to speculate, eh? Be your own lamb until some of the others come your way?"

"Yes, sir. I have to do something to keep my hand in."

"Your finish will be all the quicker," said Jackson.

"I hope not. I managed to avoid getting caught in the shuffle while I was working for you. I ought to do as well now that I can devote my attention wholly to any deal I may go into."

"Had you let speculation alone you would still be working for me."

"I suppose so, but I should not have accumulated the capital I now have to work on."

"Whatever that capital amounts to, and it can't be so much, you will not be long in losing it in the game. When experienced traders frequently find themselves up against it, you, with no experience, can hardly hope to escape."

"If I lose any of my fleece I won't make a squeal over it. Maybe you'd like to try a little slice of my bank account. I was thinking of getting in on Southern Railway. Want to sell me an option on 1,000?"

Jackson stared at him.

"Looking for a thousand shares of it, are you?"

"Yes."

"Why don't you go to the little bank where you have been trading and buy the stock on a ten per cent. margin? You can't expect me to sell you an option at the market price."

"Of course not. The stock is going at 115. I'm willing to pay 117 and give you a five per cent. deposit of the current value for the privilege of a fifteen day call," said Phil.

"I judge you make this offer because your capital is too small to enable you to get 1,000 shares any other way. But the little bank will sell you 1,000 shares on a five per cent. margin, and you can get it at 115, so why offer me two points higher? Are you so confident it is going to take on a tidy advance?"

"Why don't you take him up, Jackson? I don't know that you can make \$2,000 any easier, no matter if the stock should take a boom on."

"I don't want to rob the boy," said Jackson.

"Don't you worry about robbing me, Mr. Jackson. If you sell me the option I shall expect to make a profit out of it. I am not in business for my health," said Phil.

"You have acquired a tip on Southern Railway that you appear to be so certain of making a profit at 117."

"Whether I have or have not has nothing to do with you selling me the option. If you will make the deal I have the cash in the safe to make good the deposit. I have figured it out at \$5,750."

"Are you aware that if you should not call on me for the stock within the fifteen days that, according to the rules of such an operation, you will forfeit your deposit?"

"I understand all that, sir," replied the boy broker, coolly.

"Take him up, Jackson. You might win nearly \$6,000. If he's so foolish as to throw his money at you, why you might as well take it as anybody else. He's sure to find some broker that will close with him. In fact, I'm ready to do it if you won't."

"No, I couldn't take the money of a boy who's been my messenger. I wouldn't mind accommodating him if I thought he wouldn't lose anything by it; but to take advantage of a young fool like Farrington is not in my line."

"Then you won't sell me the option?" said Phil.

"No, I'd rather not."

"I'll go you if you're determined to buy an option on Southern Railway from somebody," said Hardy.

"Sit down at my desk and draw it up while I get the money," said Phil.

Hardy took his chair and drew up the option by which he agreed to deliver 1,000 shares of Southern Railway to Phil Farrington at any time within fifteen days from date at 117, no matter what the market price was at the time the boy called on him for the stock.

The said Farrington was to deposit five per cent. of the current or market price at that moment, which was 115, making the value of the 1,000 shares \$115,000, five per cent. of which amounted to \$5,750.

If the said Farrington failed to call for and pay for the shares at 117 within the term of the option then the option lapsed and Broker Hardy was to keep the deposit.

He signed it, and handed it to Phil.

The boy broker read it over, nodded and handed him the deposit, taking a receipt for the amount, for it represented a small part of the sum he had agreed to pay for the shares.

"You're a gouger, Hardy," said Jackson, disapprovingly.

"I never let a good thing get away from me," said Hardy, as he put the money in his pocket.

"I hope the price booms to 125 so Farrington will not lose his deposit."

"Let it. All I am counting on is the \$2,000 which is my legitimate profit. As soon as I get to the Exchange I'll buy the 1,000 shares at 115."

"You'd better hurry, then, Mr. Hardy," said Phil, who was looking at the tape that was reeling out of his private ticker. "Southern Railway is now going at 116."

"What's that?" cried Hardy, making a dive at the tape.

One glance showed him the truth of Phil's remark and he started for the door.

"Ha, ha, ha! I hope you get stuck," laughed Jackson, greatly tickled.

Then he looked at the tape and saw that the next quotation registered 116 1-8.

The quotations on Southern Railway came out thick and fast, each higher than the other, and by the time Hardy reached the Exchange it was selling at 118, and he was \$1,000 to the bad on his deal at that moment whatever might be the ultimate result.

CHAPTER II.

HOW THE OPTION DEAL CAME OUT.

Jackson left Phil's office in great good humor.

He had lost \$10 to his friend Hardy, it is true, but he was greatly tickled at the idea of Hardy getting badly left on the option deal with the boy broker, for, in his opinion, Hardy should not have made such a deal with so inexperienced a lad as his (Jackson's) late messenger.

It would be a good joke on Hardy if he got stuck, and Jackson meant, in that event, to tell it all around the Exchange, and have the laugh on him.

Phil was just as pleased himself when left alone, for he felt certain of winning out, otherwise he never would have offered to purchase such an option.

A big broker, who was very friendly toward him, on account of a service he had performed for him some months before, had let him in on a bit of inside information after making him promise to keep it dark.

The tip in question was that a powerful combine had cornered Southern Railway and would send the price up fifteen or twenty points within a few days.

The broker told Phil that he might find a few shares floating around, but that his most likely chance of making something was to try and buy an option on Southern Railway at the best figure he could get it for a ten or fifteen day delivery.

Phil received his tip only a short time before Jackson and Hardy called on him, and when his late boss addressed him in such uncomplimentary terms he decided to try and

buy the option of him and thus prove to Mr. Jackson that he wasn't so very slow after all.

When Jackson refused on the ground that he didn't want to take the boy's money, showing that he had some conscience, Hardy, who felt no compunctions on the subject, accommodated Phil, as we have shown, hoping to make everything there was in sight, even if it put the boy broker out of business.

"Mr. Hardy won't make as much as he thought he was going to," chuckled Phil. "In fact he might not make anything at all, or he might even lose, for he is likely to find it hard to secure even 1,000 shares to cover his option. At the rate the price jumped a little while ago to 18. 1-2 I'm thinking it was over 117 by the time Mr. Hardy reached the Exchange. If he waits, hoping the price will fall, he stands a chance of losing quite a sum, for it is my opinion that the price will not go back much now that the combine has started the boom. I bought that option just in the nick of time. I thought I had plenty of time to look around for it, but I see now that if my late boss and Hardy had not called I might have got left. At any rate I would have been obliged to give 120 or over for an option on Southern Railway."

Phil picked up the mining journal and resumed his reading. Jackson, on his way to the office, met several brokers and told them that his late messenger had hired an office in the Otsego Building and was posing as a stock broker.

He also told them about the option Hardy had sold him, and laughed when he said that the ink was hardly dry on the paper when the stock went up three points and a half.

The news that there was actually a boy broker in the field occasioned considerable merriment as it circulated about Wall Street, which it did in a very short time, for every broker who heard about it considered it too good to keep.

Among others it reached the ears of a broker named Tyson.

"Who is the boy?" he asked his informant. "Some chap with more money than brains who is trying to break into the game?"

"It's Jackson's late messenger."

"A messenger boy turned broker!" cried Tyson, incredulously.

"That's how I got it."

"Where is he holding forth?"

"In the Otsego Building, sixth floor."

"He must have come into a legacy, and like all crazy boys who see a chance to be their own boss, he is making a splurge with his money. Such a good thing ought not to be allowed to escape the shears."

"I haven't any idea how he came into his money, but he must have some or he could not take and furnish up an office in Wall Street."

"That's a safe bet. I think I'll call on him and make his acquaintance."

Thus speaking, Tyson walked off with the purpose in his mind of annexing some of the boy broker's capital if he could get hold of it.

Southern Railway continued to go up, and two days after Phil bought the option from Broker Hardy it was ruling at 122.

Hardy did not try to buy the 1,000 shares at 118, believing that the price would go down in a short time, and consequently he was now deeper in the hole than ever, being \$5,000 to the bad.

As all the brokers had heard by this time that he had sold a fifteen-day option to the boy broker, binding himself to deliver 1,000 shares of the stock at 117, he was made the butt of a great deal of good-humored banter.

This, with the loss in sight, did not tend to make him feel any too happy.

He felt like kicking Phil and himself into the bargain, but he could not deny that the deal was a perfectly fair one.

There was no doubt in his mind that Phil had secured advance information about Southern Railway somehow, otherwise he wouldn't have tried to get the option.

Any one securing inside information of what is going to happen with respect to the price of a stock is perfectly justified in trying to take every advantage of it, therefore the boy broker had not acted differently than any other trader would have done under the same circumstances.

When Hardy saw that the price of Southern Railway was up to 122, and that the tendency indicated a further advance, and that the Exchange was satisfied a powerful clique was behind the boom, he concluded to buy the stock and pocket his loss sooner than run the risk of being out more.

He secured the shares, but he was obliged to pay 123 for

them, and he had to borrow a large part of the money to pay for them.

About this time Broker Tyson called upon Phil Farrington. Phil was in when he called.

"I heard there was a boy broker in this building by the name of Farrington, but I didn't believe it, and came up here to satisfy myself," said Tyson, helping himself to a chair.

"I am Phil Farrington and the sign on the door says I am in the brokerage business. As I am only eighteen years old I guess I can be called a boy broker," said Phil. "If you have bet with any of your friends against that fact you have lost."

"No, I haven't bet. So you are really in the brokerage game? What are you doing?"

"Trying to make money like anybody else."

"Did you buy an option on Southern Railway from Hardy?"

"I did."

"You agreed to pay him 117 for the stock I heard."

"I won't affirm or deny that statement. I don't consider it a matter which concerns anybody but Mr. Hardy and myself. If he has given out the facts that is his business. I shouldn't think he'd care to do it, though."

"Well, maybe not, considering that he appears to have got himself in a hole through the deal. You must have had inside information about Southern Railway."

"That is a matter I don't care to discuss."

"It stands to reason that you did. Nobody offers two points above the market for a stock without having some strong reason."

"I'd prefer not to talk about that option deal."

"Very well. What else are you in on?"

"I am not saying."

"How would you like to get next to a good thing?"

"What's the good thing?"

"The good thing is Iron Mountain. It's going at 45, which is a bedrock price for the stock. I loaded up with it in anticipation of the rise that is certain to come. Unfortunately for myself I've got to sell a portion of it for I must have a certain sum to swing the orders of my customers. I'll sell you 500 or 1,000 shares for 44. As I suppose you haven't got enough money to pay for the stock I'll accept a reasonable amount from you on account, and will hold the stock subject to your order," said Tyson.

Phil shook his head.

"I don't care about going into any more deals at present."

Tyson looked disappointed.

"You are missing a good thing by letting this get by you."

"Sorry, but we all miss good things occasionally."

"Then I can't induce you to take hold?"

"No, sir."

"How would you like to take a few thousand shares in a new mine—the Great Northern? It is a ten-cent stock, but I can sell you a block for eight cents."

"I'm not touching mining shares at present."

"Then I can't do any business with you to-day?"

"I'm afraid not," replied Phil.

Tyson, having no further excuse for remaining, got up and took his leave.

That afternoon Southern Railway went to 125.

Next day there was intense excitement on the Exchange when it jumped to 130.

Phil called around to see Broker Hardy, but he was over at the Board-room.

The boy broker made his way to the ante-room and sent a Stock Exchange boy out on the floor to find him.

When he came Phil said:

"Do you want to settle with me at 129 cash, you keeping the stock, or shall I sell the option to a trader who has promised to take it off my hands? I am giving you the chance to make \$1,000."

"I'll take your offer," said Hardy. "You've put it over me on this deal."

"Then you can't make anything even when I'm letting you keep it at a point below the market?"

"Not a cent. When I reached the Exchange the day you bought the option the price was up to 118, and not for sale at that. It has been going up ever since."

"Didn't you buy the stock at all?"

"Yes, I bought it, but it cost me \$4,000 more than I had bargained to let you have it for."

"You may recover that yet. It is quite possible for Southern Railway to go to 133, which will let you out even."

"It might, but it is doubtful. It is pretty high now."

He gave Phil his check for the difference between 117 and

129, plus the \$5,750 deposit, or \$17,750 and the boy broker returned him his option.

That closed the deal with a profit of \$12,000 for Phil.

CHAPTER III.

HELD UP ON THE HIGHWAY.

"I'm not doing so bad for a beginner," said Phil to himself after cashing Hardy's check. "It is true I haven't done any actual brokerage business yet, but as long as I make the money it doesn't matter much to me how I do it, as long as I come honestly by it."

He returned to his office and locked his funds up in his office safe where he guessed it would be safe enough, for it wasn't likely that his office would be burglarized.

Phil lived with his aunt in a Seventh avenue apartment house in Harlem.

His father and mother and three sisters lived on a farm in New Jersey.

Phil went down to the farm once or twice a month and spent Sunday with his folks.

Farmer Farrington, his wife and daughters were very proud of Phil, not only because he was the boy of the family, but also because he worked in Wall Street.

They considered that anybody having a business connection with the financial district of New York was much above the common, and in a fair way to make his fortune.

Phil's uncle by marriage had got him the job as office boy with Broker Jackson three years since.

He was a rather raw country youth when he started in to work in Wall Street, but being uncommonly smart and bright he made good right off the reel.

When he paid his first visit to the farm at that time his own family hardly knew him after a two month's absence.

The country look had fallen away from him and he was as much like a chipper city boy as they come.

Needless to say he produced something of a sensation among his folks, as well as among the neighbors who had known him since he was in pinafores.

From that time on Phil expected to be treated with a certain amount of condescension by his people and the jays in the immediate vicinity, and his expectations were, to a certain extent, realized.

He had something now to tell about the metropolis every time he went down to the farm, and when he began speculating on the quiet and making considerable more on the side than he received in wages for his work, his importance increased.

The last time he was down to see his folks he told a bunch of farmers at the crossroads general store, at which he always stopped on his way from the station if the buggy was not promptly on time to meet him, that he was thinking of buying a railroad and running it himself as a side issue, and they believed him.

That was nearly a month since, and he was then running errands for Mr. Jackson just as he had been doing for the past three years, and was expecting shortly to be promoted to the counting-room.

A few days after his return he had the run in with Jackson which ended his connection with the broker's office, and led to his setting up for himself.

He was too much interested in his new departure to pay an immediate visit to the farm, but instead he wrote his father briefly telling him he was now a Wall Street broker, and inclosing a copy of his advertisement to prove it.

This announcement produced a big sensation on the farm, and his father came within an ace of packing his grip and coming on to New York on account of it.

He changed his mind at the last minute and stayed at home, though he knew he would be royally welcomed by his sister at her flat.

Farmer Farrington never felt easy in his sister's flat whenever he did come on to see her and Phil, and that was why his visits became rarer.

A flat, in his estimation, was an abomination, because he declared there wasn't room enough in it to draw one's breath.

Phil, feeling like a fighting cock after winning his option deal, decided that it was the proper thing for him to visit his people.

Accordingly, he wrote a letter to his father, telling him to expect him on the following Saturday afternoon, and forgot to mail it.

The letter was in his pocket, unknown to him, when he took the train that would land him at the village station at four o'clock.

When he got off the train he was disappointed to note that the buggy was not on hand as he figured it should be.

"I've a great mind to hire an automobile and go down to the farm in style," he thought. "I wonder if they expect me to walk to the cross-roads as I have done when the rig was behind-hand? That was well enough when I was a broker's messenger, but now that I'm a broker myself I don't believe in it."

Whether he believed in it or not, it looked as if he would have to do it or remain at the station until the buggy came for him.

"Hello, Mister Phil," said the station agent, "be you waitin' for your pap to come arter you?"

"What do you suppose I'm waiting for, Josh Smith? I guess I'll shake the train after this and come down in my touring car," answered Phil.

"Hev you a tourin' car? Seems to me them things are gettin' mighty common. Everybody has 'em."

"Have you one?"

"I don't need any. I live right on the ground here."

"Can I rent one in the village to take me to the farm?"

"I dunno. Kind of doubtful. Don't believe them kind of wagons is kept on hire in the village, leastway I ain't never heard that they are," said the agent.

"I guess I'll have to walk as far as the cross-roads. I may meet the buggy on the way," said Phil.

The boy broker started off, wondering why the rig from the farm had not showed up.

"I haven't been down here for a month. Seems to me the folks ought to be falling over themselves in their rush to see me. Nellie could have driven over here just as well as not if dad and the hired man were too busy to spare the time. Considering they now have a real Wall Street broker in the family, they should appreciate the honor I pay them by coming down here," he chuckled. "Then there's that suitcase full of presents for them which I had to leave in charge of Josh at the station. The buggy will have to go after it anyway if I meet it on the road."

It was only a short walk to the cross-roads where there was a handful of houses and a general store.

Apparently an effort had originally been made to start a new village at that point but it had not succeeded.

In addition to the general store there was a blacksmith shop, which now advertised the fact that the proprietor dealt in gasoline and other things necessary for the use and repair of automobiles.

When Phil came in sight of the cross-roads he saw a number of people, comprising the residents of the locality, standing in front of the general store, and there seemed to be something going on.

Phil was rather curious to learn what was in the wind and he hurried some.

When he came up he saw two well dressed men, who looked mussed and sprinkled with dust, and a man in a chauffeur's outfit, in the center of the assemblage.

One of the gentlemen was talking excitedly and gesticulating with both arms.

"What's the excitement?" asked Phil, of a rural youth.

"Them two gents say they were stopped two or three miles back by two men with guns and robbed of their money, a case of diamonds and their automobile."

"Is that so?" said Phil, greatly interested. "They were in a car at the time, eh? How did the rascals hold them up?"

"They had a strong wire, or something of that kind, stretched across the road, and the auto ran into it. Then they jumped into it, robbed the gents and threw them and the driver into the road. After that they ran off with the machine," said the boy.

Phil pushed his way into the crowd and was surprised to recognize his former employer, Mr. Jackson, as one of the unfortunates.

"Hello, Mr. Jackson," he said, "I hear you've met with trouble."

"That you, Phil?" said Jackson, equally surprised at seeing his late messenger. "What brings you down here?"

"Why, my folks live about five miles from here, close to Crystal Lake. You know that I came down here about every second Saturday to visit them."

"Oh, yes, I remember now. Mr. Paxon, this is Phil Farrington, until recently employed in my office as messenger," introducing Phil to his companion.

Paxon shook hands with Phil.

Jackson then explained how he and Paxon were on their way to spend Sunday with a mutual friend, Henry Watkins, who had a fine estate on Crystal Lake, when they were sig-

nalled to stop by two men standing in the middle of the road.

The chauffeur was slowing up when the car hit an invisible obstruction and came to a stop.

The men then sprang into the car, struck them each a violent blow on the head with their fists, went through their clothes and took their money, watches and other valuables, including a case of diamonds they had been intrusted with by a Maiden Lane jeweler to deliver to the gentleman they were on their way to visit, and completed their work by throwing them and the chauffeur out into the road and making off in the car in the same direction they were proceeding.

The car had been seen passing the cross-roads some time before, going in the direction of the lake, so the proprietor of the general store had informed them.

"You'd better get on to the village, half a mile from here, Mr. Jackson, and tell your story to the constable. I don't know that you can do any better. You will find a small hotel there where you can fix yourselves up, and then you will be able to find a rig to take you to the gentleman's place at the lake where you're bound," said Phil.

"That is what the proprietor of this store advised us to do. You're not walking to the farm, are you?"

"I walked as far as this place from the station expecting to meet the buggy that always comes after me. It hasn't shown up yet, and I don't know what to make of the matter. I sent a letter to my folks two days ago telling them I was coming down on the train that reaches the village at one-thirty. Somebody from the farm should have been on hand when the train arrived. I'm going to stay here till the buggy comes along. I think I'll have to buy a car and come all the way in style after this," laughed Phil.

"I would. I guess you made enough out of your option deal to buy two or three cars. I'll take back some of the uncomplimentary things I said to you in your office that day, for that was a mighty clever piece of work, buying that option. I am glad I didn't take your offer or I should have been stuck instead of Hardy. Had anybody but you made the offer I think I would have closed with him. But I thought your offer a foolish one, and that you would get stuck on it. As you had worked for me for three years I didn't want to be the person to profit by your mistake," said Jackson.

"It's fortunate for you that you thought that way. When I made the offer to you I knew, as well as anybody in Wall Street can know anything, that Southern Railway was on the eve of a boom. I expected, however, that you would make \$2,000 by buying the stock at 115. As matters turned out you would not have had the chance to do it. You would have been caught just as Mr. Hardy was, and on the whole I am glad you did not take me up, for I would rather have Mr. Hardy's money than yours, as his conscience did not deter him from taking a shy at my deposit."

"Well, we must be going now or those rascals may escape capture altogether. As they have the advantage of a good start, in a high power car, it's a question with me whether they'll be overhauled. Still I think the telegraph or long distance telephone should enable us to head them off somewhere along the route they have taken."

"How much did you lose?"

"They got \$250 of my money and nearly as much from Paxon," said Jackson. "The worst of it is that they got away with the diamond necklace belonging to Mrs. Watkins, which was sent to New York to be repaired. It is worth \$5,000, and makes a big haul for those scoundrels if they should elude capture."

"I should say so," said Phil.

Jackson and Paxon, accompanied by the chauffeur of the car, started for the village to set justice on the trail of the two highwaymen, while Phil shook hands with Ed Parsons, proprietor of the general store, and they took chairs on the veranda to have a talk till the expected buggy from the Farrington farm came along, while the people who had gathered to hear about the hold-up on the road returned leisurely to their usual avocations.

CHAPTER IV.

PHIL MEETS A NEW ACQUAINTANCE.

Fifteen minutes passed away and there was no sign of the Farrington buggy down the road.

Phil began to grow very impatient over its failure to show up.

"I wonder if my people expect me to hoof it from the village this afternoon?" he growled.

"What, five miles and a half—hardly, I should think,"

laughed Parsons. "Something must have detained them or maybe they didn't get your letter or the letter miscarried. You're sure you sent it?"

"Of course I'm sure of it. I put it in this inside pocket, after stamping it, and when I went out I—oh, mercy!"

The ejaculation was drawn from Phil by the fact that he felt a letter in his pocket, pulled it out and discovered it was the letter he could have sworn he had mailed.

He gazed at it stupidly.

Ed Parsons saw the address and uncanceled stamp and laughed in a tickled way.

"Is that the letter?" he asked, feeling sure it was.

"It is, confound it. I forgot somehow to mail it, but thought I had done so, and it's been in my pocket since Friday. It would give me a lot of satisfaction to kick myself around your store."

"You have my permission to do so, so long as you don't upset anything," grinned the general storekeeper.

"Thank you, Ed. Your kindness is only exceeded by your good looks."

"That's what the gals say when I give them extra good measure sometimes."

"What do they say when in a fit of absence of mind you give them short weight?"

"I never give short weight, Phil. I am too conscientious."

"Glad to know there is one honest storekeeper in the world. Now, look here, what am I going to do about getting home?"

"I'm afraid you'll have to walk."

"You have a rig that you use in your business. Couldn't you get your boy to take me home, or part of the way?"

"Sure, if you wait till it gets back. My boy is delivering a lot of stuff to Farmer Wheatsheaf, two miles down the cross-road. He ought to be back soon."

"All right. I'll wait."

At that moment a light farm wagon came from the direction of the village with a new plough in it.

The farm hand driving the two horses turned in at the water trough in front of the store to water his team.

"Here's a chance for you, Phil, to go right on home. This team belongs to the Wilson farm, down near the lake. That's a new hand driving it. He'll take you within a mile of your place without going out of his way."

"That will suit me first rate," said Phil.

"Come along and I'll make you acquainted with him," said Parsons.

They got up and the storekeeper introduced Phil.

"I've heard of the Farrington farm," said the young fellow, whose name was Jack Jordan. "So you belong there, do you?"

"I do when I'm home, which only happens once or twice a month, when I come down from New York and visit my folks over Sunday," said Phil.

"Oh, you are working in New York?" said Jordan.

"Yes, I'm in Wall Street. Just opened a brokerage office there."

"Are you a stockbroker?" said the farm hand, opening his eyes.

"That's what the sign on my door says, and my cards, too. Here is one of them."

Phil handed the farm hand one of his business pasteboards.

"Gosh! Ain't you kind of young to be a broker?"

"I'll admit I'm the youngest broker in Wall Street."

"How old are you?"

"Eighteen."

"They say brokers make money hand over fist."

"They make a good deal of money if they have plenty of customers."

"Have you many customers?"

"No, I can't say that I have. I've only just started."

"Oh, I see. Then you ain't making much yet?"

"I made \$12,000 on a deal the other day."

"Gosh! You don't mean that. Joking, ain't you?"

"No. It's a fact. It took me about a week to corral the mazuma."

"The what?" said Jordan, with a puzzled look.

"Mazuma—money."

"Is that what they call it in Wall Street?"

"No. Some people call it by that name, just as others call it dough. You've read in the papers about the political dough bags, haven't you?"

"I don't remember," said Jordan.

"When are you going to make a start down the road?"

"I'm ready now. Jump up on the seat."

Phil turned to say goodby to the storekeeper, but he had

gone inside to wait on a woman customer from a nearby house.

Jordan followed Phil and they started off.

"Hear about the hold-up up that road?" said Phil.

"No. Who was held up?"

Phil related the particulars of the highway robbery of the two brokers, and the loss of their touring car.

"Gosh!" exclaimed Jordan. "That's the first robbery I've heard of in these parts, but then I've only been down here three weeks."

"Expect to stay right along through the summer and fall, I suppose?"

"Sure. Till I quit or Mr. Wilson lets me go."

"Then I'll probably see you again. The Wilson farm is about three miles from our place, towards the coast. You could ride over and see me some Sunday I'm down."

"I'll be glad to do it if I knew when you were down here."

"Now that I'm my own boss I shall probably come down every Saturday."

"Those cnaps who were robbed were brokers, you said?"

"Yes."

"What have they done about it?"

"They went to the village to get the constable to act in the matter, and to telephone around to the police of the neighboring towns asking them to be on the lookout for a red car bearing the number of theirs, and to arrest the men in it if they saw it."

"They ought to be able to catch them that way."

"I hope they will. A \$5,000 diamond necklace and \$500 in money is too much to lose."

"It's considerable. Will they have to pay for the necklace if they don't get it back?"

"I guess not; but they might offer to do so, as it was in their care."

"Kind of rough on them if they have to pay out all that money when it wasn't their fault."

"I don't believe the gentleman, his name is Watkins and he lives somewhere on the lake, would expect them to make good the loss of the necklace, or let them pay for it if they offered to do so. They could afford to do it without hurting themselves much in pocket, for Mr. Jackson has a prosperous business, and I guess Mr. Paxon has, too. At any rate, he looks as if he was well fixed."

They rode along till they came to the road leading direct to the Farrington farm.

"I guess I'll take you to your place," said Jordan, starting to turn into the road.

"It isn't necessary," said Phil. "I'll get down here. I've only got a mile to walk, and that will give me appetite for a spread when I get home."

"Just as you say, Farrington. I can take you as well as not. I wouldn't lose much time," said the young farm hand.

"No, I don't want to take you out of your way, old man. You've done me a great favor by saving me a four-mile walk so I'll wish you goodbye and hope to see you again before long."

Phil sprang down, waved his hand to Jordan, and started on his last lap.

As he swung around a turn a quarter of a mile from the other road he saw an automobile standing in the middle of the branch road.

One man was beside it and the other lying underneath it doing something to it.

That was not an uncommon sight on a country driveway, for something is liable to go wrong with a car at any time, and tools are always carried to meet such an emergency.

Sometimes it's a tire that gives out, and a spare one has to be substituted.

As Phil drew near he saw that the car was red in color.

His heart gave a jump, for it struck him that this might be the stolen auto, and the two men the highway robbers who had cleaned out the brokers.

CHAPTER V.

WHAT PHIL FOUND IN THE ROAD.

"Hello, young man, do you live around this neighborhood?" said the man who was standing as Phil came up.

"Yes. My father's farm is about three-quarters of a mile farther on," answered the Wall Street boy.

"How far is it to the lake?"

"About a mile in a straight line across the fields."

"I mean by this road?"

"This road doesn't go to the lake, but there's a branch about

three miles from here that'll take you to the Sunset House on the shore."

"That's where we're bound. We've come down from Jersey City to spend Sunday there."

"What's wrong with the car?"

"Something gave out and she came to a stop. I don't know much about automobiles so I can't tell you what the trouble is. My pal—friend, I mean—is trying to fix things up so we can go on, but he isn't making much headway. Know anything about a car?"

"Not enough to give you any help. How long have you been stuck here?"

"Half an hour, more or less."

Phil regretted that he had not taken down the number of the stolen car, which would have enabled him to make sure whether this was the same or not.

He strongly suspected that it was, for it was a red one and clearly of high power.

"What are you going to do if you can't make it go?" he said.

"We'll have to leave it here and send somebody who's experienced from the hotel to bring it there."

Phil looked the machine over without appearing to do so.

The fact that two men were connected with it seemed to confirm his suspicions.

"This is a bad place to leave it for it blocks up the road," he said.

"Can't help it. We don't want to leave it here, but if we can't get it going again what are we to do?"

Phil had to admit that they couldn't do anything in that case.

"There isn't much travel along this road any way I guess," said the man.

"Not a whole lot," said Phil, "but a big farm wagon, loaded with manure or something else, is liable to come this way any time, and your car blocks the way."

"We can't help that."

At that moment his companion crawled out from under the car.

"I can't get the blamed thing to work," he said. "Hello, who is this?" and he looked hard at Phil.

"Oh, a boy who lives around here," replied his companion.

Just then another auto came around the turn from the road, and the man who was driving it had to shut off quick and put on the brake to avoid a collision with the car that was temporarily out of commission.

"What's the trouble?" he asked, as his machine stopped a yard away.

The two men looked startled at the sudden appearance of the other car, and put their hands on their hips, but when they noticed that two of the three persons in the car were ladies, they breathed easier.

The man who had been tinkering at the car explained what he thought was the trouble and said he couldn't fix it.

The stranger got out of his car and went to take a look at the stalled one.

He got under it, called for the tool the other had been using, and in five minutes reappeared with the remark:

"I guess you'll find things all right now. You were not working on the right part. Start her up."

One of the men got in and turned on the power.

The car moved ahead all right.

The other man sprang in and they proceeded on, forgetting to thank the party who had extricated them from their trouble.

That person resumed his seat in his own car and followed the other machine.

Phil was left standing in the road looking after both.

"I'll bet that red car is the stolen one," he thought. "The men are bound for the Sunset House. They probably intend to leave the auto there, cross the lake in a sailboat, and catch a train north at the station half a mile from the lake. By doing that they hope to get clear off, knowing that if they tried to escape in the car they would run a chance of being caught somewhere. It's too bad I have no means of letting Mr. Jackson know about this car."

As he spoke something lying in the road attracted his attention.

The object lay in the dust close to the impression made by the man when he was lying under the car.

Phil walked over and picked it up.

It looked like a jewelry case.

He unlocked the patent clasp and opened it.

In it, on a velvet background, lay a magnificent necklace set with many diamonds that flashed in the afternoon sunshine.

"Whee, what luck!" ejaculated Phil. "Those men were the robbers and that was the stolen car. The fellow who was under the car dropped this prize out of his pocket, and the rascals went on without missing it. I'll be able to return this to Mr. Jackson and relieve his mind and Mr. Paxon's. I suppose the only way I am likely to meet the two gentlemen will be to ride over to Mr. Watkin's residence by and by after I get home and have had something to eat. What a surprise it will be to them to get the necklace back through me!"

Feeling that he was bound to get a rise in Mr. Jackson's estimation, Phil started on his way and in a short time reached the lane that led up to the farmhouse yard.

His sister Nellie, in a cheap wrapper and sun bonnet, was crossing the yard from the truck patch with an armful of vegetables when her brother appeared.

She stopped and stared at him in bewildered surprise, for no one expected to see him there that afternoon, though the whole family was wild for him to come down and tell them how he had so suddenly become a broker.

"For gracious sake, is that you, Phil!" she cried, dropping the vegetables and rushing forward to give him a hug and kiss.

"Surest thing you know, sis," said Phil, grabbing her in his arms and swinging her off her feet.

"What a bear you are, Phil!" cried his delighted sister. "How did you get here? Why didn't you write and tell us you were coming so we could meet you at the station? Surely you haven't walked all the way from the village?"

"I did write."

"We never got the letter."

"I know you didn't because I forgot to mail it. I didn't discover that fact until I got to Ed Parson's store at the cross-roads and was wondering why the buggy hadn't come to get me. Then I found the letter in my pocket. Here it is just as I carried it in my pocket. Gee, but I was mad over it! I saw a five-mile walk ahead of me over a dusty road. However, I was saved the hike. One of Wilson's wagons came along about that time and the driver gave me a lift as far as the junction of this road. He would have brought me all the way, but I didn't like to trouble him that much. I was quite satisfied to walk the last mile."

"Well, I'm awfully glad you've come. Mother and the others are just crazy to see you, and we've all been wondering why you stayed away. How is Aunt Fanny and Uncle George?"

"Fine as silk, and have sent their love to all hands."

"Come right in the house and surprise mother. She's in the kitchen."

Phil helped his sister pick up the vegetables and they went in at the back door.

Mrs. Farrington was standing in the closet with her back to the kitchen door and did not see them.

"Mother, here's a visitor to see you," cried Nellie.

Mrs. Farrington turned around with a rolling pin in her hand.

The moment her eyes rested on her son she dropped the pin with an exclamation of surprised joy, and made a rush to embrace him.

In another moment they were in each other's arms.

"Why, Phil, how could you surprise us this way? Why didn't you let us know you were coming so we could send to the station for you? Did you walk all the way here, you poor boy?"

"I did not. I walked as far as the cross-roads and then got a lift as far as the junction of our road. Where's father?"

"Out in the field with Jake."

"And Fanny and Millie?"

"They went over to call on old Mrs. White, who is sick. They'll be delighted to see you when they get back."

"And I'll be delighted to see them, too," said Phil, who thought the world of his three sisters.

"What have you got in your pocket, Phil? Something for me?" said Nellie, feeling the jewel case.

"Something for you? Guess what it is and you can have it," laughed her brother, clapping his hand over the case.

His sister made several guesses, but, of course, they were wide of the mark.

"You're a poor guesser, sis. I'll show you and mother. I'm going to give it to my best girl."

"Have you got a girl?" said Nellie, jealously.

"Why not? Aren't I a good catch?"

Phil pulled out the jewel case and opened it.

Mother and daughter fairly gasped when their eyes rested on the magnificent diamond necklace.

"Oh, my goodness, where did you get that, Phil?" cried his sister.

"That's worth a pile of money," said his mother.

"Five thousand dollars," replied the boy broker.

"Do tell us where you got it," said Nellie. "Who does it belong to? Did you find it on the train coming down?"

"I told you I was going to give it to my best girl."

"What nonsense! Mother, make him tell. He's just the worst tease in the world."

Then Phil told them about the highway robbery, how one of the gentlemen was his late employer, Mr. Jackson, how he had encountered the robbers and the stolen car on the road about three-quarters of a mile from their lane, and how he had found the stolen jewel case with the necklace in it in the road after the men had gone on their way.

Naturally they were astonished at his recital, and said how lucky it was for the lady who owned the necklace that he had found it.

"I'm going to ride over to the Watkins place in a little while and restore the necklace," said Phil. "And that reminds me I'd like something to eat. I only had a sandwich and a cup of coffee in Jersey City before leaving on the train."

"You shall have it, my dear boy," said his mother. "Make some tea, Nellie, while I lay the tablecloth and get the cold meat and bread and butter."

"Never mind the tablecloth, mother. This newspaper will do. Bring on the bread and meat, and don't forget a slice of pie. You always have some when I come down."

"We didn't know you were coming. However, I have some pie, fortunately."

Phil made a good meal, for he was hungry, and while he was finishing up his two younger sisters got back.

They let out a scream when they saw him and in another minute were hanging around his neck.

"Oh, I say, do you want to choke me," he said, kissing them both.

"Fanny, run out in the cornfield and tell father that Phil has come," said Mrs. Farrington.

Fanny departed on her errand, and in about fifteen minutes returned with her father, who gave his son a royal welcome, and wanted to know why he had not advised them of his intention of coming so the buggy could have been sent to the station.

Phil explained why and handed him the letter he had forgotten to post.

He told his father about the robbery on the road, and about his finding the most valuable part of the robbers' spoil.

"I'm going to take the Duke and ride to Watkins' place, and hand over the necklace," he said. "I might as well go right away and get it over with."

His father offered no objection so Phil went to the barn, got his favorite saddle horse, and was soon on his way to the lake.

CHAPTER VI.

AT THE WATKINS HOME.

Phil knew where the Watkins place was on the lake, for he had passed it more than once when riding along the shore road.

It was a splendid estate, well worthy of a man who had retired from business a reputed millionaire.

His wife was a beautiful woman, and his fifteen-year-old daughter was a lovely girl.

The boy broker was pleased at the chance to visit these wealthy people, but though they would feel much indebted to him for restoring the diamond necklace, he hardly expected to be added to their list of acquaintances.

Of course Brokers Jackson and Paxon would also feel under obligations to him, and he might rely on them to return the favor if he ever needed one.

It was getting on toward sundown when he reached the iron gate that opened on the Watkins estate, and without dismounting he leaned down and pulled the bell.

A man, the gardener, came out of the lodge house, a pretty two-story structure close to the gate, and asked him what he wanted.

"I called to see Mr. Watkins," replied Phil.

The gate was opened for him to pass and he rode up to the front veranda.

Dismounting, he rang the bell and presently a maid appeared.

"I'd like to see Mr. Watkins," he said.

"Come in," said the maid, who showed him into the parlor,

took his name and went to notify the master of the house, who happened to be in his library at that moment with Jackson and Paxon, who had arrived a short time before, and had just finished telling him about the hold-up in the road, and the loss of his wife's diamond necklace.

The maid knocked on the library door.

She was told to enter.

"A young man is in the parlor who wishes to see you, sir," she said.

"Who is the young man?"

"He said his name was Philip Farrington."

"That's my late office messenger, Watkins," said Jackson.

"His father owns a farm somewhere near here, close to the lake. We met him at the cross-roads, where he was waiting for a rig to come from the farm to take him home, to spend Sunday, I suppose. Have him in here. Maybe he has learned something about those robbers and has come here to tell us. I told him Paxon and I were bound here to stay over the Sabbath."

"Bring the young man in here, Mary," said Mr. Watkins.

So Phil was ushered into the library.

"How do you do, Mr. Jackson? Glad to meet you again, Mr. Paxon," said Phil. "I didn't know that you had arrived here. I called to see Mr. Watkins on important business."

"I am Mr. Watkins," said that gentleman. "Take a seat."

"Before you sit down, Phil, let me make you acquainted with Mr. Watkins," said Jackson.

Phil shook hands with the master of the house and then sat down.

"I called to say that I met your stolen car, and the two robbers, on my way home, Mr. Jackson," he said.

"Where?" said the broker, eagerly.

"On the branch road which passes our farm. Something was wrong with the car and they were trying to fix it."

"Ah! What time was that?"

"About three hours ago. I talked with one of them, and from what he said I judged they were bound for the Sunset House, on the lake."

"Good! If they've put up there we'll have them," said Jackson, "and your wife will get her necklace," he added to Mr. Watkins. "If you will order out your car we'll all start for the Sunset House right away."

"I don't believe you'll find them there, though you will probably find your car," said Phil. "It is my opinion that as soon as they got there they abandoned the car, and hired a sailboat to take them across the lake so they could catch a northbound train at the village near the lake. If they caught an early train they are at Jersey City by this time."

"Too bad you didn't come on here at once before you went home," said Jackson.

"How long have you been here?"

"About half an hour."

"Then I wouldn't have met you."

"But you could have explained the case to Mr. Watkins. Now, that necklace may be lost for good unless the police can get on the track of the rascals."

"I found the necklace."

"You did?" cried Jackson, in surprise.

"Yes. Here it is. I will hand the case to you, and you can turn it over to Mr. Watkins," said Phil.

Jackson took it, snapped open the case and saw that the diamond necklace was there.

"Lord, what a relief to me to get this back!" said the broker. "Here, take it, Mr. Watkins. I am overjoyed to be able to restore it to you. Now, Phil, tell us how in creation you got it away from those men?"

"By a lucky accident," said the boy broker, who then told how he found it lying in the road after the robbers, aided by the stranger, had gone on their way.

"Accident or not, you have done me a great favor, Phil, and I shan't forget it."

"That's all right, sir. I am glad to have been able to render you a service. Now I will take my leave."

"Don't be in a hurry, Farrington," said Mr. Watkins. "I shall be glad to have you remain to dinner. How did you come here from your place?"

"On horseback."

"I'll have your animal looked after until you are ready to depart."

Mr. Watkins left the room to attend to the matter, taking the diamond necklace with him to hand to his wife, who had not been told of its temporary loss.

Phil, left with the two brokers, who decided to postpone going to the Sunset House till later, entered into conversation with them.

"Jackson told me that you had branched out as a broker for yourself," said Paxon; "and that you began operations by a clever option coup."

"Whatever Mr. Jackson says about me is all right, I guess," laughed Phil.

"Some of the things I said to you were not so agreeable," smiled Jackson, "but I've taken them back, you know, though I still think you are rushing things by starting out in a business that you have only an imperfect idea about."

"Well, I hope to succeed just the same," said Phil.

"I hope you will," said Jackson. "If I can help you in any way don't fail to call on me, and I will do what I can for you."

The blow-up between us at my office is a thing of the past. We are now good friends again as far as I am concerned."

"I'm glad to hear it. I always liked you pretty well, Mr. Jackson, and on the whole, you treated me white. I was in the wrong on the occasion you refer to, and I am glad to start in again with a clean slate," said Phil.

"I suppose you're not doing much, if any, regular business yet?" said Paxon.

"No, sir. I am patiently waiting for a stray lamb or two to come my way."

"Wouldn't a full-grown sheep do as well?" chuckled Paxon.

"He might be more profitable. At any rate he'd be welcome. All is fish that come in our nets, you know."

"Our nets is good. I see you regard yourself as one of us."

"Why not? A boy broker, even if he's the only one in the Street, has a right, I take it, to claim fellowship with the fraternity."

"I suppose so. How old are you?"

Phil told him.

"By the time you're twenty-one you may have money enough to buy a seat in the Exchange. If I'm around then I'll help initiate you."

"What do you do to a fellow?"

"We hand him the third degree."

"What about the other two?"

"Oh, they are understood. We never have time to administer more than one."

"Do you make a fellow ride the goat?" grinned Phil.

"No, we get his goat."

"You chaps won't get mine for I haven't any."

"You'll have one by the time you apply for initiation, and a mustache, too, quite likely, or the makings of one."

"All right. You call and see my den and have one of my perfectos."

"Are you a smoker?"

"No, sir. But my visitors are, as a rule."

"I'll give you a call. You're in the Otsego Building."

"Yes. Room 614. Here is my card."

Here Mr. Watkins came back and the subject was changed. Shortly afterward the gentleman of the house took his guests upstairs to the sitting-room, and Phil was introduced to Mrs. Watkins and Miss Rosina Watkins.

The young people paired off by themselves, and when dinner was announced, Phil took the young lady down to the table.

Phil remained till nearly nine o'clock, and made such a favorable impression that he was invited to call when he came down to the neighborhood again.

His horse was brought around to the door and he took his leave, well pleased with the reception he had received.

His folks were up awaiting his return, and it was nearly eleven o'clock, a late hour for them, when they turned in after hearing all about his initial experiences as a boy broker.

CHAPTER VII.

PHIL'S FIRST CUSTOMER.

Phil arrived at his office about one on Monday and found a bunch of mail awaiting him.

There were a number of letters from people who had seen his advertisement in the papers.

One of them was from a lady who asked him to call on her. She signed herself "Miss Rynders."

As she gave her address as No. — West Seventy-second street, Phil judged she must be some one who had money to invest.

He wondered if he would be able to do any business with her when she saw how young he was.

He put the letter in his pocket and proceeded to answer his other correspondents, who were out-of-town people, and wanted information about stocks.

When he had disposed of the bunch he took up the market

report and studied it for awhile, after which he looked over the ticker tape to see how the market was running that day.

He found that L. & D. was going up and he decided to take a flyer on it.

He went to the little bank and bought 1,000 shares at 80, on margin.

Although Phil wasn't aware of the fact L. & D. was in great demand, and the little bank had some trouble in getting even 1,000 shares.

Its representative bought it in small lots and finally reported that he had filled the order.

Other brokers were bidding for it in the board-room, or rushing around from office to office looking for it.

Broker Tyson was short on the stock 5,000 shares, and he was in a great sweat over the fact.

As he knew he was not over popular in Wall Street he began to suspect, when he found that nobody he applied to said they had any, that a job had been put up to squeeze him.

He had squeezed a number of brokers himself from time to time, but he did not like to take his own medicine.

While wondering how he could get the stock before three he thought of Phil, the boy broker.

"I'll ask him to buy it for me and nobody will suspect who he is getting it for," thought Tyson, reflectively.

He rushed up to the Otsego Building and into Phil's office.

"Got any L. & D. shares?" he asked, not expecting the boy had any.

"I've got 1,000."

"Want to sell the block?"

"Not particularly."

"I'll give you 80 1-2."

"Nothing doing."

"I'll make it 81 and give you an order for 4,000 more."

"No. The stock is scarce, I've been told, so I intend to hang on for a higher price."

"Well, if you won't sell go out and buy me 5,000 shares. I must have them to deliver at three."

"Put your order in writing and sign it, then I'll attend to it."

Tyson pulled a pad out of his pocket and wrote his order out.

"Shall I have them delivered at your office C. O. D.?"

"No. Have them sent to my bank. I'll go over and make arrangements with the cashier right away. Get a hustle on for I must have them."

Phil put on his hat and started out to find the stock.

He had got a customer at last, and he wondered why Tyson didn't look around for it himself and save paying the commission.

He didn't wonder so much when, after an hour spent calling on brokers he failed to find any of the stock.

"I've had a dozen or more brokers running here after that stock," one trader told him. "Seems to have been cornered by some combine, which means a boom in the price. You'll have trouble getting any of it."

"Looks like it," said Phil.

"Who do you want it for?"

"A customer."

"Who is the broker?"

"Myself."

"Yourself?" said the broker, in some surprise.

"Yes, sir. There's my card."

"Oh, you're that boy broker I've heard about. You seem to be doing some business. Nobody supposed you would do anything."

"If I didn't do anything I couldn't afford to pay office rent and lose my time."

"The opinion I've heard expressed about you was that you were a young fool with a little money and expensive ideas of your own importance."

"What's your opinion now, that you have seen and talked with me?"

"I guess you are all right in your way."

"My folks and my friends think I'm all right, so I am not worrying much about how others size me up. Sorry you can't help me out. Good day."

Phil dropped in to see Paxon next, but he was at the Exchange.

He asked the cashier if he had any L. & D. and found he had not.

Then he went around to see Jackson.

"Hello, Phil. Take a seat," said that trader, when Phil's successor in the office had shown him into the private-room.

"I came around to see if you have any L. & D. you want to sell, but I suppose you have not."

"I have 3,000 shares, but they're not for sale just now. Everybody is looking for the stock and under such conditions nobody is over anxious to sell, except at an advance on the market. The price has gone up to 85 this morning—three points. You are trying to get in on this thing too late."

"I am trying to get the stock for a customer."

"Oh, you are? Got a customer, have you?"

"Yes, sir, and he wants 5,000 shares of L. & D."

"Five thousand, eh? He is some customer. How did you hook him?"

"He blew into my office of his own accord."

"I'm afraid you won't be able to fill his order."

"Looks like it. I haven't got hold of a share yet, and I've been nearly two hours on the job."

"I'd like to help you out, but you can't expect me to sell my block at anything near the market price. I believe it will go to 90, and I intend to hold it for that."

"You're right, Mr. Jackson. Nobody is giving anything away in Wall Street."

Phil spent another hour without result and then he went around to report to Tyson.

"So you couldn't find a share?" said that broker, glumly.

"No, sir. It is now quoted at 87, and nobody who has any will let it go at that."

"I'm afraid it will go over 90 by three and I will lose a roll. I've got to deliver those shares at that time, and as I haven't got them I'll have to settle at the market at least."

"I could have got 3,000 at 90 when it was ruling at 85, but I don't believe the offer would hold good now."

"Well, consider the order I gave you as cancelled. I'll have to take my medicine, I suppose."

Phil left feeling that his first customer had not proved very productive.

However, he had the satisfaction of knowing that he was eight points ahead on his deal, which he had not expected to pan out half of that.

At four o'clock he locked up his office and started to call on Miss Rynders.

He took a Sixth avenue elevated train and got off at the Seventy-second street station.

When he reached the number he found it was a handsome four-story brownstone house, and he rang the bell.

"Is Miss Rynders at home?" he asked the maid who came to the door.

"She is. Who shall I say wishes to see her?"

"Mr. Farrington. Take my card to her," said Phil.

He was shown into the parlor, which was in a kind of twilight, owing to the heavy curtains that shaded the windows, the far corners being almost dark.

The room was elegantly furnished with modern furniture, among which were several expensive pieces of Chippendale antiques, and other valuable articles of the same sort.

A heavy chandelier hung from the center of the ceiling, supplied with both gas and electric fixtures.

The walls were hung with many portraits as well as expensive paintings.

A magnificent piece of drapery divided off the back part of the room, which probably was a library.

The maid came down and took Phil back into that room and then he saw that it was a library, supplied with handsome bookcases filled with volumes on two sides, except where a rosewood roll-top desk stood.

The bookcases appeared to be of the Chippendale order, with smaller antique ones between each of them, the whole producing a fine effect on the artistic eye.

Bronze and marble busts of distinguished men in science, art and literature stood on top of the bookcases.

There was a large steel engraving of Washington Irving's home on the Hudson, an old engraving of the attack on Bunker's Hill and the burning of Charlestown, and two or three other similar subjects, all in black and white.

A magnificent tiger skin rug, with head complete, was in the center of the polished floor, and the furniture was the most expensive library style.

Phil was tremendously impressed by the evidences of wealth around him, for he was not used to such things.

While he was taking in his surroundings the lady appeared suddenly and with hardly a sound.

"Mr. Farrington?" she said, interrogatively, regarding him curiously.

"Yes, ma'am. Are you Miss Rynders?"

"Yes," said the lady, who was easily forty years of age and handsomely attired in a house gown that well became her.

"I received this letter from you, in which you asked me to call with reference to giving me a trial order. You hinted that you contemplated making a change in your broker," said Phil, with the utmost politeness.

The lady looked at Phil's card, which she held in her hand, and then at him.

"Pardon me, but are you really a stock broker?"

"Yes, ma'am."

"A member of the Stock Exchange?"

"No, ma'am. I am not old enough to obtain membership there. I am, in fact, the youngest broker in Wall Street."

"So I should judge from your looks. I sent for you because I supposed you were a broker of age and experience, and could handle my business. I intend to make a change, and I thought I would try a stranger, for reasons of my own. I am afraid you will hardly do. I am sorry to have put you to the trouble of calling, but—"

"That's all right, Miss Rynders. I assure you it was no trouble at all. I regret that my youthful appearance does not inspire you with the confidence necessary to secure your patronage. It would mean a great deal to me, for I am just starting out to make a success of myself. It will take time, of course, but I have no doubt of succeeding in the end. I will not take up your time further, since you do not care to do business with me," said Phil, moving toward the door.

"Do not be in a hurry, Mr. Farrington. Sit down. I should like to talk with you, if you can spare a few moments."

"My time is entirely at your disposal, Miss Rynders," said Phil, taking the chair she pointed out.

"I am interested in the fact that you are the youngest broker in Wall Street," said the lady. "Isn't it rather unusual for one so young as you to embark in the brokerage business?"

"Yes, it is unusual, and because it is unusual I expect to succeed."

"I presume you have the money to carry on the business? I should judge that brokers require a good deal of money to enable them to swing their customers' deals, that is, when so many people speculate on a marginal basis."

"They do, when they have a large number of customers on their books; but they always hypothecate the shares after paying for them, and charge the customers with the interest on the ninety per cent. balance. They can carry about \$100,000 worth of stock on \$30,000 of their own money."

Miss Rynders asked Phil many questions about himself, and as he was quite frank in his replies, she drew from him a pretty clear idea of how he stood.

He told her how his folks lived on a farm in New Jersey, near Crystal Lake, and how he was taken by Mr. Jackson into his office as messenger three years since.

"I have friends living on Crystal Lake—Mr. and Mrs. Watkins. I dare say you know of them?" said Miss Rynders.

"Yes, ma'am. I took dinner with them and brokers Jackson and Paxon on Saturday evening," he replied.

"Indeed! You are acquainted with them?" said the lady, interestedly.

"The acquaintance was quite accidental, and came about through my recovery of Mrs. Watkins' diamond necklace, which was stolen Saturday afternoon from the two brokers I have mentioned."

Phil then told Miss Rynders about the hold-up and what followed it.

As he finished the tall, old-time clock in a corner chimed the hour of six.

"Dear me, I have kept you here considerably over an hour, Mr. Farrington," said the lady. "I have been so interested in your talk that I quite forgot the passage of time. Really I have taken quite an interest in you. Will you dine with me?"

"With pleasure, Miss Rynders, if that is your wish," said Phil.

The lady said she would be delighted to have his company, as she usually dined alone, for she lived by herself, in the big house with half a dozen servants at her command, including a butler, who was employed by her brother for twenty-five years, and after his death had continued with her.

So Phil dined *tete-a-tete* with Miss Rynders, and during the meal she said that she had become so much interested in him that she was going to try him as her broker and see how he would be able to execute her commissions.

After dinner they adjourned to the library, where she gave him an order to buy 5,000 shares of A. & B. at the market, which was 70, and handed him her check for \$50,000 to cover the margin on the deal.

Thus Phil got his first real customer.

CHAPTER VIII.

TROUBLE OVER MINING SHARES.

Phil's entire capital only amounted to \$20,000, of which half was at that time up with the little bank on the thousand shares of L. & D.

It was, therefore, impossible for him to make the purchase of the 5,000 A. & B. shares for Miss Rynders so as to capture the whole of the commission on the order.

The market price of 5,000 shares was \$350,000, and he only had the lady's deposit of \$50,000 and his own \$10,000 to swing the deal.

He couldn't borrow anything on the stock until he had paid for it in full, and then he would have no trouble raising \$200,000 on it.

Even if some kind friend advanced him the \$200,000 to help him out he would still be a matter of \$90,000 shy of the purchase price.

Clearly he must hand the order over to some broker who had money, and divide the commission.

He guessed he could depend on Mr. Jackson to do that for him, so on the following morning he presented himself at Jackson's office.

"Round again, Phil," said Jackson. "How did you make out with L. & D. yesterday?"

"I didn't make out at all, and the order was cancelled."

"That's too bad, and it was your first customer."

"Oh, I've got another, don't worry."

"Have you? How much of a one?"

"If you had a number like her for awhile you'd think of retiring a millionaire."

"It's a she, is it?" laughed Jackson. "How much of an order did she give you? A hundred shares of some stock on the usual margin?"

"Not at all. Five thousand shares."

"Come now, you're trying to put it over me, aren't you?"

"No, sir. I've got her order for the purchase of 5,000 A. & B. at the market. I've just cashed her check for \$50,000. Here's the money just as I got it from the bank. Feast your eyes on that package of \$1,000 bills, all new and every one alike as peas in a pod. I may only be a boy broker, but I'm going to make things hum in Wall Street before I grow whiskers."

Jackson stared and then congratulated the boy.

"That's a customer worth having," he said.

"Bet your life she is. Unfortunately I haven't the money to swing the deal so I want you to help me. I don't ask you to loan me any money. Just put the deal through for me and divide the commission. If you really want to help me on my feet here's the chance. I'll agree to put all my business in here until I have made money enough to carry my own orders. What do you say?"

"Glad to do you the favor, Phil. I'll take the deposit and carry the stock for you. I'll let the commission slide both ways, for I owe you a favor for recovering that diamond necklace," said Jackson.

"That's kind of you, but I am not asking you to do it. I'll make \$625 out of it anyway, and I'll be satisfied with that."

"No, you shall have all the commission, for it's your first customer to pan out, and you'll always remember that fact after you've become a real live broker."

"Oh, I'm a real live broker now. Stick a pin in me and see if I don't jump."

Jackson laughed and then took the order from Phil.

Later he notified the boy broker that he had bought the stock and held it subject to his order.

Phil wrote Miss Rynders to the same effect.

That day L. & D. went to 93, and Phil began to consider about selling out.

On the following day it went up to 96, and as it looked shaky at that figure, Phil suspected that the syndicate behind it was selling out, so he ordered the little bank to close him out.

It was lucky he sold for next morning the price dropped to 90.

Phil kept his eye on A. & B. to see how Miss Rynders would come out.

By Saturday it was up a point and a fraction.

Phil was in his office reading Wall Street news when the door opened and in walked Miss Rynders.

He sprang up and offered her a chair beside his desk.

"I'm glad you came down to see my den," he said. "Don't look like brokers' offices in general, I know, but I'll guarantee

"you'll be served as well here as at any of the big offices. I have given your deal my special attention. The stock is now ruling at 71 3-8."

"I saw that it closed yesterday at 71 1-4. I hoped it would advance the other eighth. You may now sell it for me. I usually make quick deals. I have found that it does not pay to hold on too long. It costs money in interest. I am always satisfied with small profits," said Miss Rynders.

Phil filled out an order for the sale of the stock and she signed it.

"If you will wait here, Miss Rynders, I will run out and sell the shares. It won't take me over ten minutes," said Broker Phil.

"I will wait," she said.

He ran around to Jackson's office and found that the broker was at the Exchange.

He went over there and sent word to Jackson that he wanted to see him.

"My customer has ordered the sale of the A. & B. shares. Get rid of them quick," he said, as soon as Jackson appeared.

"All right, Phil. I guess I can get them off my hand before the Exchange closes," said the broker.

He hurried back to the board-room and sold the stock to five brokers at the then ruling price of 71 1-2.

Phil returned to his office and told Miss Rynders that her stock was sold 71 3-8.

This figure he corrected to 71 1-2 in the statement he rendered to her, and she cleared something over \$5,000 by the transaction.

As Jackson wouldn't take any commission at all on the deal, Phil pocketed the entire \$1,250.

Thus within a week after his return from the farm he had made \$17,250, which raised his capital to \$37,000.

The office opposite Phil's was occupied by a cheap broker named Mudgett.

He had two rooms, one of which he used as his private office while the other was his counting-room.

His employees consisted of a bookkeeper, who acted as cashier, and an office boy, who acted as messenger and stenographer.

Mudgett did not belong to the Exchange, and he had no standing in the Street to speak of.

He had a lot of customers for whom he bought and sold stocks on the bucket-shop system.

One could buy or sell as low as ten shares of any stock in his office, and such orders he did not put through in the regular way, but took chances on the deal going against the speculator.

If the customer came out ahead he paid him his profit; if the customer sold at a loss, Mudgett captured all the money.

His place was a stock gambling joint pure and simple, in which he acted the part of the banker.

The chances in his favor were about ten to one and he made money.

The only thing that could be said in his favor was that he gave his customers a square deal as far as anybody on the outside knew.

When he received an order to buy 100 or more shares of stock, or sell that amount, he executed it as a regular broker would, for he didn't care to take too many chances.

On the Monday following the closing out of Miss Rynders' deal Mudgett walked into Phil's office and introduced himself.

He wanted to know if the boy broker had any Erie shares for sale.

This query was merely a bluff to excuse his visit, for he did not suppose the boy had any.

It happened, however, that Miss Rynders had brought down a certificate of 100 shares of Erie when she called on Saturday and left them with Phil to sell at the market.

When he went out to sell them he met Paxon on the street and that trader told him to hold on to them, as the indication was they would go up several points in a day or two, for reasons which he gave, so Phil didn't offer the stock, but went back to his office.

Soon afterward Mudgett came in, as we mentioned.

"How many shares of Erie do you want?" asked Phil.

"Why, have you got any?" said the broker.

"Sure. I've got 100, but you'll have to give more than the market if you want them."

"I'm only paying the market," said Mudgett, breathing easy again. "That is 37."

"Nothing doing at that figure," said Phil.

"Are you having anything?"

"What have you got for sale?"

"A block of 10,000 Powhattan Mining. It's ruling at 30

cents, but as I want the money I'll sell the whole thing for \$2,500. You couldn't make \$500 easier. What do you say to taking it?"

"Why don't you go down on the Curb and sell it for 30 cents and save the \$500? A penny saved is a penny earned."

"I can't spare the time now."

"Rather sacrifice \$500, eh?"

"Yes. Will you take the stock?"

"No. I'm not dealing in mining stocks at present."

"Why didn't you say so at first?" said Mudgett, angrily.

"What's the difference when I said it?"

"Bah!" said Mudgett, jumping up and getting out.

Phil laughed and shortly afterward he put on his hat and went out.

He went down to the Curb and found some excitement there.

To his surprise he discovered that Powhattan Mining had taken on a boom and was going at 50 cents.

"Gee! I ought to have bought those 10,000 shares of Mudgett. I'll go back and see if he's got them yet."

Entering Mudgett's office, he asked for that broker.

"He's out," said the bookkeeper.

"He offered me a block of Powhattan Mining half an hour ago at 25 cents, and I came in to get the stock."

"If you wait I'll send and find out about it. Mr. Mudgett went over to his bank a few minutes ago and I may be able to catch him."

"All right," said Phil. "My office is across the corridor. My name is Farrington. If Mr. Mudgett says it's all right, send the certificates in to me and I'll give you the cash for them."

The bookkeeper called up the office boy, whose name was Clarence Cummings, and sent him out with a note to Mudgett.

Twenty minutes later Clarence walked into Phil's office with a bunch of certificates of Powhattan Mining.

"Here's the stock," he said. "I want \$2,500."

Phil looked the certificates over, then went to the safe, got the money and paid it over to the boy, taking his receipt for it.

Fifteen minutes later Clarence returned.

"I want that stock back," he said. "Here is your money."

Phil was just going out to see how Powhattan was coming on at the Curb.

"What are you talking about?" asked Phil, though he knew well enough.

"I'm talking about Powhattan Mining."

"What about it?"

"I want it back. Here's the money you gave me for it."

"You've got an awful nerve to come in here and demand the stock back that your boss sold me."

"There was a mistake."

"What mistake?"

"The stock belongs to one of our customers and he 'phoned us not to sell it."

"I can't help that. He 'phoned you too late. Mr. Mudgett will have to settle with him about that. I won't give you the stock back after buying it. What do you think I am?"

"The bookkeeper told me I must get it back."

"I don't care what your bookkeeper said. I've nothing to do with him. Go back and tell him he ought to know better than send you on such an errand."

"I won't go till I get the stock."

"Then I'll have to put you out."

"I'd like to see you put me out," said Clarence, aggressively. Phil went to the door and opened it.

"Now, then, oblige me by getting out. I'm going to lock up," he said.

"Give me that stock!" cried Clarence.

"The stock belongs to me. Get out."

"I won't get out."

Phil grabbed the stubborn youth, but he found him stronger than he had supposed.

A struggle ensued and Phil found he had a job on his hands.

The racket they made attracted the attention of a policeman, who had been sent for by the tenant next door to take charge of a thief who his cashier had caught in the act of stealing a package of money.

A crowd had followed the policeman down the corridor.

He looked into Phil's office, and seeing the struggling boys, stepped in.

"What's all this disturbance about?" he said.

"It is the cause of the disturbance, officer," said Phil, laying one hand on the policeman's shoulder and pointing with the other at Clarence, as the crowd surged into the office.

"Don't you believe him," protested Clarence. "He started the rumpus himself."

"Officer, my name is Farrington, and this is my office. Oblige me by running that lad out. I don't want him here. He belongs in the office opposite."

"He won't give up the stock I asked him for," said Clarence. "I was ordered to get it back. Here is his money."

Phil explained the whole matter, and Clarence was obliged to admit that the stock had been sold to Phil, but he said it was sold by mistake.

"What have I got to do with the mistake? The transaction was put through in good faith and I shall keep the stock."

The policeman pushed Clarence and the crowd out of the office.

Phil followed, locked the door and started for the elevator.

As he stepped into one cage he saw Mudgett step out of another that had just come up, and start in haste for his office.

CHAPTER IX.

PHIL MAKES A HAUL OUT OF THE MINING SHARES.

Phil went on to the Curb and saw that Powhattan Mining had gone up to 75 cents.

As he had bought it for 25 cents he stood to win \$5,000 if he sold.

It looked good, however, to go still higher, so he was in no hurry to sell.

He began making inquiries as to the cause of the boom and found that a valuable lode of rich gold ore had been uncovered in the mine, and that the stock was advancing rapidly in Geldfield.

He remained watching the continued rise of the stock, and at one o'clock it was up to \$1.

When it reached \$1.15 at half-past one he commissioned a Curb man to offer the 10,000 shares in lots to suit.

The stock went in two blocks and Phil cleared \$9,000.

"That's a pretty good day's work, I guess," he told himself as he went to the Empire Cafe to get his lunch.

There he met Jackson, Paxon and another broker seated at a table.

He was invited to join them and was introduced to the other trader, whose name was Wood.

Phil told them about his quick deal in Powhattan Mining.

"You put it over that fellow Mudgett in good shape," said Jackson. "You certainly are a very clever young man, Phil. If you keep on you'll have a roll as big as a house."

"My roll has been growing at a lively rate since I left your office, and I haven't trimmed a lamb yet. So you see the lambs are not a necessity after all," said Phil.

"How do you know but your Powhattan was bought by a number of lambs?"

"I don't know. All I know is it was bought in 5,000 lots by two brokers."

When Phil returned to his office he found several letters on the floor.

They were from people who saw his advertisement in one of the papers and wrote asking him if he issued a market letter and if he did they'd like him to send them a copy, or put them on his mail list.

There are a lot of persons who write the various brokers for market lists, but they have little intention of doing any business with the trader.

It is a waste of postage stamps and clerical labor to accommodate them, but it is not an easy matter to spot the grafters, for one never can tell who means business and who does not until they have been tried.

Phil was reading the last letter when Broker Mudgett burst in on him.

"Oh, you're here at last," he said. "I've tried to find you half a dozen times and your door was always locked."

"I'm here now. What can I do for you?" said Phil, cheerfully.

"I must have that Powhattan stock back," said Mudgett. "My bookkeeper sold it to you on your own statement without my knowledge and the sale doesn't go."

"Wasn't my statement right? Didn't you offer it to me for 25 cents?"

"I did, but you wouldn't take it then. After leaving your office the deal was off."

"Your bookkeeper sent you word that I was ready to take it. I told him that if you said it was all right to send the certificates in to me and I would pay for them. He did so within half an hour and I paid over the agreed price. Then your boy came rushing in about fifteen minutes later and de-

manded the stock back. Of course, I wouldn't give it to him, particularly as I found out the price had jumped up on the Curb. If there has been any mistake it is on your side and it doesn't go with me."

"I tell you my bookkeeper had no orders to sell the stock and I insist that you hand it back. I am willing to pay you \$1,000 for your trouble and return your money."

"No, sir, it's too late to come in here now about that stock. I've sold it."

"You've sold it?" roared Mudgett.

"I have."

"Then you must get it back."

"Don't talk nonsense."

"I'll sue you for the difference in price that you bought it for and what you sold it for."

"All right. Go on and sue me if you think it will do you any good."

"You've swindled me out of \$10,000."

"Look out that I don't sue you for libel."

"Bah! You—you—"

Phil waited for him to go on.

Instead of which he jumped up, kicked the chair over and went out, slamming the door after him.

"He'll be down on me for the rest of his life. Well, I can't help it. This kick of his is only made because he learned too late about the boom in the stock."

Next day Erie jumped to 42 and Phil sold Miss Rynders' 100 shares.

As she had given him her order to sell at 37, he enriched her to the extent of \$500 by holding on to it a few days.

He might have notified her that he had sold it at 37 and kept \$500 himself, but he wasn't doing business that way.

Some brokers would have done it and have been legally within their rights.

Most brokers would have sold it at 37 anyway, according to orders, and the purchaser would have benefited.

When Miss Rynders received Phil's note explaining how he had made \$500 for her, he rose greatly in her estimation, and she decided that he should do all of her business after that.

She sent him word to hold the \$5,200 he had received for her stock and credit her with the amount on his books.

She also thanked him for taking so much interest in her affairs.

In a postscript she invited him to dine with her on the following Sunday, if it was convenient for him to do so.

As he had written his folks that he was coming down to spend Saturday afternoon and Sunday with them he didn't know what to do, as it was a matter of business to him to keep on the right side of Miss Rynders.

Finally he sent the lady word by a messenger that he had promised his father and mother to go to the farm for Sunday. He wanted to know if she would change the date to a week day.

She replied by the messenger that the following Wednesday would do as well, and told him never to slight his parents on her account.

Having nothing on hand he left his office at noon on Saturday to get the train in Jersey City, and in due course he reached the village and found the buggy waiting for him with his sister Nellie in it.

"I've brought you another present, Nell," he said.

"What a good boy you are! You must be making lots of money."

"I'm piling it up fast. When I was down here two weeks ago I was worth just \$20,000. I've more than doubled that since, and have got a dandy customer into the bargain."

"My gracious! You'll be a millionaire one of these days."

"Maybe so, if my luck holds."

"I suppose you haven't forgotten the rest of the family?"

"Certainly not."

"What have you got for me?"

"Don't be so curious. You'll see it when I open my suit case."

They stopped at the cross-roads store to exchange a few words with Ed Parsons.

"Haven't had any more hold-ups, have you, Ed?" said Phil, laughingly.

"No; things have been quiet since you were here last," replied the storekeeper. "Got a New York paper with you?"

"Yes; I bought one especially for you."

"Good boy. Have a cigar?"

"No, thanks. You know I don't smoke. Give it to my sister. She's the only one in the family who—"

"Why, the idea! Aren't you awful, Phil Farrington?" protested Nellie.

Phil and Parsons laughed and they drove on.

The boy broker received his usual warm welcome, and the presents, which were in the jewelry line, were distributed and admired.

After dinner on the following afternoon Phil ventured to pay the Watkins family a visit.

He rode over on his horse, but was disappointed on learning that Mr. Watkins, his wife and daughter had gone out for a ride in their automobile only a short time before he arrived.

So he kept on along the lake shore road, intending to stop again on his return and see if they were back.

The road led around to the other side of the lake, and then through the hills that bordered the south side.

In the middle of the hills was a romantic glen, which at that time of the year was filled with wild flowers.

Phil decided to go on there and gather a bouquet of the flowers to present to Miss Watkins, if he saw her later, or leave at the lodge for her, with his compliments, if he didn't have that pleasure.

The boy broker enjoyed every minute of his ride to the glen.

He was an expert horseman, being accustomed to almost daily rides before he went to Wall Street.

He used to ride to the country school he attended, nearly three miles from the farm, while his sisters went in the buggy, driven by Nellie.

As he only got a ride nowadays when he went down to the farm he got the most pleasure he could out of it.

He turned into the hills and finally dashed down into the glen and reined in.

Tying his horse to a tree he started for the place where the prettiest flowers grew.

Before he had gone a yard he felt a hand on his shoulder, and turning he looked into the muzzles of two revolvers, presented by two men whom he recognized as the chaps who held up the two brokers two weeks before.

CHAPTER X.

PHIL AND THE HIGHWAYMEN.

"Well, young fellow, pass over your watch and any stray bills you have about you," said one of the highwaymen. "We have been appointed as collectors in this district, and have decided to do the work up brown. Don't move, please, for I'm nervous, and I might accidentally pull the trigger. In that case you'd get a bullet between the eyes. Hold up your hands and I'll help myself to what you have in your clothes."

Phil saw he had not the ghost of a show to resist, so he raised his hands, much against his will, and the speaker went through him, while the other man kept him covered with his gun.

When he had been cleaned out of his watch and a few dollars in bills, the men took him in among the trees and tied him to one, gagging him with his handkerchief.

Hardly had they finished with him when the noise of an automobile was heard coming.

Around the turn of the hills came a handsome car at a moderate pace.

It was the Watkins' car, with the owner on the front seat and his wife and daughter on the back one.

One of the men stepped into the path and hailed the rich gentleman.

"How far is it to the lake?" he said, as the car slowed down.

"Not far," said Mr. Watkins. "Follow this road and you will come out on it."

As he spoke the other man appeared, jumped into the car and clapped his revolver to his head.

"Hands up," he said, as Mrs. Watkins uttered a stifled shriek and the girl a cry.

Phil saw what was going on through the trees, and he recognized the Watkins family.

He made a strenuous effort to free himself and succeeded. The cord that held him snapped and he pulled it loose.

Tearing the handkerchief from his mouth, he picked up a stout limb and started to the rescue.

The fellow who had help up the machine and asked how far it was to the lake now had his gun pointed at Mr. Watkins, while the other was taking his watch out of his pocket.

Phil darted upon the former and struck him down with one blow, which knocked him insensible.

Picking up the revolver, Phil covered the other chap and ordered him to throw up his hands.

Taken by surprise, the man wavered, but seeing that the boy meant business he sullenly obeyed.

"Get his gun away from him, Mr. Watkins," said Phil.

The gentleman lost no time in doing so.

"Step out of the car," Phil ordered the rascal.

He did so.

"Now, Mr. Watkins, you find a piece of cord at the foot of one of the trees. Get it and tie the fellow. If he makes any resistance I'll shoot him."

In five minutes the man's hands were secured behind his back.

"If your wife and daughter are willing to remain here a little while we will take these fellows to the village yonder and hand them over to the constable. They are the same men who held up Mr. Jackson and Mr. Paxon two weeks ago and nearly got away with your wife's diamond necklace," said Phil.

"I think you and Rosie may remain here until we return, my dear," said the gentleman to his wife. "We won't be away very long. If we leave these men here they will escape and do more mischief."

Mrs. Watkins and Rosina got out and began to thank Phil for the great service he had rendered them.

Phil told them how the men had held him up and robbed him just before the car appeared.

"They tied me to a tree, but made such a poor job of it that I managed to free myself in time to go to your aid," he said. "That is my horse, Miss Watkins. You might take charge of him until your father and I get back."

The two rascals were put into the back part of the car, and then with Phil keeping an eye on them, Mr. Watkins started for the village.

When they reached the village they stopped at the one hotel and asked where the constable lived, Phil explaining that they had two prisoners for him to take charge of.

The hotel proprietor sent his son with them to point out the constable's house.

That official was sitting on his veranda with several men. Phil called him to the gate, pointed at their prisoners, and told him the facts of the double hold-up in the glen.

"We want these fellows locked up, and we will appear against them in the morning at whatever hour you say," he said to the officer. "That gentleman is Mr. Watkins, who lives on the other side of the lake. My name is Phil Farrington, and my father has a farm on the other side, not far from the lake. I am a Wall Street broker. Here is my card."

The constable called on two of the men to help him get the prisoners to the lock-up, and told Phil that they would be brought before the justice at ten o'clock next morning.

Mr. Watkins then took the car back to the glen, where Phil got out and the ladies got in.

The whole party then returned to the Watkins residence.

Rosina Watkins regarded Phil as quite a hero and insisted on calling him one.

Phil stayed to tea and remained until nine, when he took his leave, after telling Mr. Watkins that he would come over about half-past nine next morning in order to accompany him to the village.

When he got back to the farm he surprised his folks with his story of the trouble at the glen.

"Seems to me you are having all sorts of adventures when you come down here now," said his sister Nellie.

"Sure I do, sis. The country is so slow that I have to stir things up so I'll know I'm still alive," said Phil.

"My dear boy, you might have been shot when you attacked that man with only a stick in your hand," said his mother, who did not approve of her only boy taking such risks.

"Why, you wouldn't have a coward in the family, would you, mother?"

"Of course not, but you must always be careful of yourself."

"I suppose you remember the first time I got shot, don't you?"

"Why, no. I never heard about it," said his mother, opening her eyes.

"When I went to the village some years ago and bought a pound of birdshot for dad," grinned Phil.

"Aren't you awful!" said Nellie.

"That joke is so old it has whiskers on it," said Phil.

"Well, good folks, I'll have to stay over with you to-morrow, as I have to go to Richville Village with Mr. Watkins to press the charge of highway robbery against those two rascals. You did not remark that my watch chain was missing."

"So it is," said Nellie. "What did you do with it?"

"The ruffian who went through my clothes took it with watch and six dollars in bills. I told the constable he would find my property on the chap I knocked senseless. I suppose the authorities will hold on to it as evidence against the

men and I won't get the articles back until they have been convicted."

"Well, let's go to bed," said Farmer Farrington, and to bed they all went.

Next morning about nine Phil rode over to the Watkins place and put his horse up pending his return from the village.

While waiting for the car to be brought around Phil put in the time with Miss Watkins, and found her as charming as ever.

Mr. Watkins, his wife and daughter and Phil went to the village in the car, and were directed to the office of the justice, which they found surrounded by a crowd.

The justice held court in the large room adjoining his law office.

The public were admitted to the space outside the rail, which was not large, and it was jammed on this occasion, the overflow standing outside.

Phil and the Watkins family were admitted through the justice's office, and conducted to seats inside the railing, where they attracted lots of attention until the constable brought the prisoners in.

The charge was stated to them by the justice and they pleaded not guilty.

Phil was called to the chair on a raised platform beside the justice, and after stating who he was, told his story.

He identified his watch and chain and the bills taken from him.

Mr. Watkins followed him and told his story.

His wife and daughter merely corroborated what he said.

Their united testimony was sufficient for the justice to remand the prisoners to the county jail, and that closed the proceedings.

Phil took lunch with the Watkinses, and spent the afternoon with Miss Rosina.

It was five o'clock when he got home.

Next morning he took an early train for Jersey City and reached his office about ten.

There were a dozen or more letters awaiting him.

One was from a hotelkeeper up State named Smith, and contained a bank draft for \$1,000 to cover the margin on the purchase of 100 shares of X. & Y. stock.

"Customer number two," said Phil. "They're coming slowly. I suppose this is my first real lamb, and I must treat him well. He wants me to buy the shares at 60. Let me see how the stock closed yesterday."

He looked it up on the market report and found that it had gone down to 58.

"Good enough. My customer will have an advantage of two points he didn't count on because his letter has been lying unopened for twenty-four hours. Had the price gone up two points I should have felt bound to stand the loss of \$200 myself. The only way to run business on the right basis is to treat one's customers squarely. Make them have confidence in you and they'll stick by you. They say Tyson is not over particular about shearing some of his lambs. If that is so I wonder he keeps enough of them to make things go. I don't know much about Mudgett, but I wouldn't care to speculate in his office. He certainly tried to work me, but he didn't succeed worth sour pickles. He threatened to sue for for \$10,000. I guess he must have changed his mind."

Phil didn't trouble Jackson to help him out with Smith's order, for it only took \$5,000 of his own money to swing it, and he had \$46,000 to call on.

He called on several brokers and finally found one who had several hundred shares of the stock.

He bought 100 shares and ordered it transferred to Smith.

Then he wrote Smith that he had got the shares for 58 and that he held them subject to his order.

He incidentally added that the price had gone up two and one-quarter points.

That afternoon he noticed that L. & M. was going up and he bought 2,000 shares, giving the order to Jackson, for the stock was worth \$20, and the deal took \$180,000 to carry it.

He put up \$20,000 with Jackson as margin.

On Thursday he heard from hotelkeeper Smith, who told him to sell the X. & Y. shares on his own judgment.

That put the fate of his customer's deal up to him.

Brokers sometimes accept that responsibility, but they don't care to as a rule, for they're not paid to take care of their customers' speculations.

Phil, however, didn't mind, as Smith was then his only active customer, and he was willing to do the best he could for him.

Saturday morning X. & Y. was going at 65 3-8 and Jackson advised him to sell it.

Phil handed Jackson the certificate and told him to sell it for him in the board-room, which the broker did, and after he got the money he sent Smith a draft for \$1,000, plus his profit of \$700, with his statement enclosed.

On the following Tuesday Phil ordered Jackson to sell his L. & M. shares at a five-point advance, it having gone up to 25, and he added \$10,000 more to his working capital.

On the whole he was doing pretty well for a boy broker.

CHAPTER XI.

THE RISK THAT PHIL TOOK.

When Phil kept his dinner engagement with Miss Rynders she told him a friend had advised her to buy O. & H. for a rise of ten points.

"I'm going to risk 5,000 shares, and I think you will do well if you buy a few shares for yourself," she said.

"You think the tip is to be relied on?" said Phil.

"My informant is in a position to know, and I have made money on his pointers before," she said.

"Then I'll take a chance on it," said Phil.

Miss Rynders handed him a check for \$50,000 to cover her margin, and next morning he cashed it and took the money around to Jackson.

"My lady customer has given me another order. This time it's O. & H. She wants 5,000 shares. Hand me your pad and I'll write the order for you. Count the deposit while I'm doing it."

As soon as the deal had been put through, Phil said he had another order to give him for 2,500 shares of the same stock.

"You're getting customers by degrees and they appear to be good ones."

"I'll get there yet," said Phil, who did not think it necessary to tell him that the second order was his own.

The two orders embraced an outlay on Jackson's part of three-quarters of a million, less the \$75,000 margin.

As soon as he got the shares he would raise about seventy per cent. of their value, for O. & H. was gilt edge, ruling at 102.

Altogether he would only have to use \$150,000 of his own capital, on which he would receive the current rate of interest for the time the deals ran.

After placing his deals Phil strolled down to the Exchange and met Tyson.

"You're the chap I wanted to see," said the broker.

"What can I do for you, Mr. Tyson?"

"I've got an order to buy a bunch of Roanoke Preferred. It is not easy to get. I know where there are 2,000 shares, but the chap who has the stock won't sell it to me. He holds a grudge against me, and wouldn't oblige me under any circumstances. I want you to buy the stock as close to 50 as you can get it. I'll pay you half of the customary commission. It won't call for the outlay of any of your money. Have the stock delivered C. O. D. at the Taylor Bank. The cashier has orders to take and pay for it."

"All right, Mr. Tyson. Write out your order, with the party's address and I'll call on him and see if he will sell," said Phil.

"He'll sell, only he draws a line at me."

Phil got the order and the name of Henry Tobias.

Tobias had an office on Broadway.

He was a lawyer and he held the stock as part of an estate he was attending to.

He had applied to the court for an order to sell it and was going to a broker when Phil called and was admitted.

"I called to see you about a block of Roanoke preferred stock, which I understand you hold in trust for the heirs of an estate you are managing, and which stock you are thinking of selling," said Phil.

"How did you learn I had the stock?" said the lawyer.

"Oh that was easy. The company's books give a list of all stockholders, and when none of it is being offered at the Exchange it sometimes saves trouble to call on the secretary and get the names of a few shareholders. A visit to these people sometimes produces results."

Phil did not say that he had got his information that way, because he hadn't, but his words inferred it.

"Who do you represent?"

"I can't give you the name of my customer—brokers never give that out. His name probably would not enlighten you anyway, nor would the fact that he wants the stock particularly interest you."

"What are you offering for it?"

"Half a point above the market."

"I want 51."

"I don't think my customer will give that much."

"We'll say 50 3-4," said the lawyer, after a little consideration; "but in this case you are to make no demand for commission from me."

Phil tried to get the stock for 50 1-2 but the lawyer was firm, so he closed with him at that price.

"Deliver the certificates at the Taylor Bank and you will get your money on presentation of this order," said Phil.

"All right," nodded the lawyer and the boy broker took his leave.

"Another good morning's work. I shall make \$625 off this, according to my arrangement with Tyson, and that will pay for my lunches for some time," said Phil to himself, as he started for the broker's office to report the success of his mission.

Next day Phil got a letter from Smith, the up-state hotel man, telling him that he was greatly pleased with the way he had handled his deal, and asking him to recommend some stock for him to buy.

Phil, in reply, sent him a list of a dozen good active stocks to choose from himself, but declined to specify any particular one as a winner.

That day O. & H. advanced by slow degrees to 104, closing at that figure.

Phil mailed a copy of the market report to Miss Rynders as soon as it came out.

He had been doing this every business day since she became his customer.

He also added such information from time to time as he thought would interest her.

This attention on his part she duly appreciated.

She had come to like Phil very much indeed.

She saw he was a smart boy, and she knew he was a nice one.

Her experience with two brokerage houses had not been to her liking.

Both were responsible establishments, but for all that their methods had not suited her.

Although she saw that Phil was young and inexperienced, she perceived that he had the right stuff in him, and she felt an interest in helping him with her custom.

At any rate she was satisfied he was as square as a die, and she entertained very strict notions about honesty in business.

When the Exchange closed on Saturday noon O. & H. was up to 108.

Phil didn't go down to the farm that day, much as he would have liked to see his people, not to mention Miss Rosina Watkins, for whom he had taken a strong fancy, which, we may say, was returned by the young lady herself.

Instead he went to a ball game, being something of a fan.

On Sunday afternoon he called on Miss Rynders and stayed to tea.

Next morning, on his way down town in the Sixth avenue elevated, he met a young lady who had formerly been employed by Jackson as his stenographer.

She was working for a big operator at much better wages.

They had been uncommonly good friends while she was with Jackson, but after she left Phil had lost sight of her.

"I'm awfully glad to see you, Phil," she said.

"Not more glad than I am to see you again, Miss Cody. Who are you with?"

"Mr. Huntington."

"What, the syndicate man?"

"Yes. You are still with Mr. Jackson, I suppose?"

"You suppose wrong. I left him awhile ago."

"Did you? Who are you with now?"

"I am in business for myself."

"You don't mean it," she said, in surprise.

"I do mean it. Don't you think I'm smart enough to branch out?"

"Of course, I think you're smart enough to undertake anything."

"Thank you, Miss Cody. I don't believe you're jollying me."

"Indeed I am not, Phil. I've always had the best opinion of you. How are you doing?"

"Fine, but I could do better. You ought to be able to pass a fellow a real live tip for old time's sake."

"It would be a breach of confidence toward my employer, wouldn't it?"

"Are you his confidential clerk?"

"I am his confidential stenographer, and most of the office secrets pass under my eye, in some shape."

"Oh, all right, Miss Cody; don't let me tempt you to do anything wrong."

"Are you speculating at present?"

"Yes. I am in on O. & H. Got \$25,000 up on it. Had a tip that it would go to at least 112."

"You are worth \$25,000 now and have it up on O. & H?"

"Yes. It is true. I expect to double my money."

"Let us get out at the station we're coming to."

"Why?"

"I want to tell you something that I cannot do here in this crowded car," she whispered, as she rose from her seat.

The train was slowing up.

When it stopped they got out and she drew him toward the end of the station.

"I don't want you to lose your money, Phil, when I can prevent it," she began. "Promise me on your word of honor you will not say a word of what I am going to tell you."

"I promise," said Phil, wondering what was coming.

"You must sell your O. & H. as soon as the Exchange opens. If you don't you will lose every dollar you have up on it."

"How will I? It's backed by a syndicate."

"I know it is—the Brady syndicate. But another syndicate—a more powerful one—has laid plans to jump on O. & H. this morning. The Brady people are already in a hole, and they will be swamped before noon. O. & H., which closed Saturday at 108, will open a little higher this morning. It may go to 109, but by noon it will be on the run, and I wouldn't be surprised if it were forced below 90. That would ruin you, Phil, so take my tip and get out as soon as you can."

"This bear syndicate is Huntington's, then?"

"Yes; but don't breathe a whisper, Phil, or it would ruin me. Mr. Huntington would suspect me at once, and if he questioned me, as he certainly would in case any slip happened, I couldn't lie. I would have to tell him that I told you. That would mark my finish not only with him but in Wall Street."

"Miss Cody, I thank you for your pointer. I will use it. You can trust me not to breathe a word of what you have said. I would sooner lose every dollar I own than harm you. You know me and I guess you can depend on me."

"I can, Phil. I am sure of it. You are a boy of honor."

They boarded the next train and reached Wall Street in due course.

It was then fifteen minutes of ten and Phil didn't go to his office.

He rushed into Jackson's and got an interview.

"Sell both orders you have from me at the opening of the Exchange," said Phil.

"All right, my boy. I'll do it."

"Then sell 12,000 more shares and use all the funds you will have at three on both deals," said the boy broker, hastily writing the order.

Jackson stared at him.

"Have your two customers faced about?"

"Yes, they've faced about. They don't think the stock will go higher."

"Well, it's their funeral," said Jackson, putting on his hat.

When the Exchange opened Jackson offered Phil's 2,500 shares and the 5,000 which the boy broker had bought for Miss Rynders.

They were snapped up at 108 3-8.

Then Jackson offered 12,000 more shares in small lots at the same price.

They were taken right off the reel, for O. & H. was buoyant.

By that time Phil was in his office looking over his mail, and alternately watching the quotations as they came out on the tape.

He was still there, very nervous and excited when his watch noted eleven.

Nothing had yet happened in the Exchange and O. & H. was up to 109.

"If Miss Cody's tip goes wrong I'll go to the wall so quick that it will make my head swim. And worse than that, I'll be ruined forever with Miss Rynders, for she'll lose every dollar of her \$50,000, and the \$25,000 she was ahead when I ordered her stock sold without her orders. I have done something that no broker dares to do. I have taken a desperate chance, but I've done it believing it was right. The risk I have taken for myself is my own lookout. It's the risk I have taken for Miss Rynders that sets my blood on fire. If we win she'll call me a jewel; if we lose—well, I don't know what she'll call me. It won't matter much, for I'll be out of business, and the newspapers will probably have me in print."

It was certainly the most strenuous moment in Phil's young life.

He had banked on the word of a girl who meant well, and was in a position to know the facts; but suppose the situation had changed since Saturday?

If the contemplated bear attack failed to develop the boy broker was done.

He would lose the \$40,000 he had up on the 4,000 shares he had sold short, and the rest of his capital, \$31,000, he would have to turn over to Miss Rynders, and this would leave her \$19,000 shy in cash, and \$60,000 short of the profit she expected to make out of her deal, as represented by her order.

No wonder Phil wondered what she would say if he met his Waterloo.

As he stared at the tape he saw come out O. & H. 109 1-8.

It was still going up, and he seemed to read his finish.

Then things changed.

The ticker got a halt on and quotations began to come thick and fast.

"O. & H. 109, then 108 3-4, 1-2, 1-4, 108, and so on, steadily downward, as steady as clockwork.

Phil uttered a whoop that roused the echoes of the corridor and began to execute an Indian war dance in the middle of his office.

The tide had turned—the slump was on—he would win out after all.

CHAPTER XII.

"ALL'S WELL THAT ENDS WELL."

In the midst of Phil's crazy maneuvers the door had opened admitting a gentleman who stopped and stared at the boy as if he couldn't believe his eyes.

With him was a very pretty and stylishly dressed girl of fifteen.

She fairly gasped at the exhibition the boy broker was making of himself.

Suddenly Phil caught sight of them and he stopped like a shot.

"Mr. Watkins, Miss Watkins, this is an unexpected pleasure," he cried rushing forward, all out of breath and red in the face as a turkey cock. "Come right in and make yourselves at home. Don't mind me. I've been acting like a lunatic, I know, but lord, if you knew the cause of it you wouldn't wonder. Dear me, I'm awfully glad to see you. Take this chair, Miss Watkins. Let me get a few breaths and I'll explain things. Excuse me a moment till I look at the ticker. Wheel! It's on the run for fair. Down to 99. I'll make a mint of money if this keeps on."

Mr. Watkins was an old trader himself and he understood the situation without a word of explanation from the boy.

The young broker's actions showed that he was in on the winning side of a stock deal that meant a whole lot to him.

He realized that he and his daughter couldn't have intruded at a worse time.

"There, now, I'll talk to you," said the excited boy, holding on to the tape.

"No, no, not now, Mr. Farrington. You're up to your eyes in business and it might mean a loss to you if we took up your attention. We will call again," said Mr. Watkins.

"But I say—" protested Phil, looking appealingly at the girl.

Miss Watkins smiled back at him reassuringly, and then he door closed behind her and her father.

"Gee whiz! Talk about hard luck! To think of them coming in here and seeing me cutting up like a wild Comanche! And I like that girl. Gosh hang it, she'll never look at me again, and I won't be admitted to her home again. Oh, what's the use? I'm done for there, and she's the only girl—"

He pulled the tape toward him and noted that O. & H. was down to 96.

He snatched up his hat and left the office.

The Exchange was in an uproar.

The brokers interested in O. & H., either on their own account or their customers' who were piling in selling orders on them, were yelling like a bunch of friends.

Everybody was trying to sell, but nobody wanted to buy—just yet.

The buyers were holding back for the moment when the slump had spent itself.

Apparently that wouldn't happen till somebody came to the rescue.

The Brady syndicate had been swamped by the crisis, and after trying in vain to stem disaster the members of it had

thrown up their hands, wondering if they would ultimately escape going to the wall.

Jackson was on the floor, but he was not doing anything beyond making an effort to close out a few selling orders of O. & H., which had been sent to him.

The slump suddenly ended at 90, when big interests combined and began buying to stop other stocks from being slaughtered in the mix-up.

Phil, standing at the door of the ante-room, detected the change and rushed his order to Jackson to buy 12,000 shares of O. & H. to cover his short sale of the same quantity.

Jackson got the shares for an average price of 91.

When he reported to Phil the boy went to lunch and ate with mingled feelings of triumph and gloom—triumph because he had won out for himself and Miss Rynders and gloom because he felt that he and Miss Watkins were on the outs.

It was half-past two when he reached his office and sat down at his desk.

He began a letter to Miss Rynders.

"Dear Miss Rynders:—I have done something in your interest I had no right to do, but as they say the end justifies the means, I leave you to pass sentence on me. You gave me \$50,000 to buy you 5,000 O. & H. on margin at 102, with orders to sell at 112. At your suggestion I bought 2,500 shares for my own account at the same time. This morning I got the tip that O. & H. was going to slump around 109, so I sold your stock, with my own, on my own responsibility, without instructions from you. I had no right to do it and had things gone wrong I would have been ruined and you would have lost a bunch of money. What you would have thought of me in that case I hate to think of. But things came out all right, thank goodness. After selling our shares I put the whole of the money coming to us both up on 12,000 shares that I sold short on the logical conclusion that if the stock was going to slump we would make by selling at the top price and buying in when the slump stopped. I sold at 108 3-8. I bought in at 91. I have cleared \$83,000—\$15,000 on the rise from 102 to 108 3-8, and the rest on the drop. You have made double that sum. So I will have the great pleasure of bringing you back your \$50,000 deposit, with a profit of \$166,000. The boy broker isn't so bad after all, is he?

"Yours sincerely,

"PHIL FARRINGTON."

As Phil reached for an envelope the door opened and in came Miss Rynders.

She looked excited and disturbed.

"Oh, Mr. Farrington, I came down here as fast as a taxicab would bring me. I got a telegram from the gentleman who gave me the tip to buy O. & H., telling me that a bear raid had sent the syndicate to the wall and that I should try and save myself as best I could. What is O. & H. going for now?"

Phil looked at the tape.

"Ninety-three, Miss Rynders. It has been down to 90."

"It has. Then my deposit is lost. And you—how have you fared? I shall never forgive myself for causing you a loss. I'll make it up to you. Tell me—"

"Do I look like a person on the wrong side of the market?"

"You don't look very happy."

"That's because I've lost the good opinion of a young lady I think a lot of; but read that letter I was about to send you."

Miss Rynders gasped as she read it.

"Is this true, Mr. Farrington?" she said.

"It is, Miss Rynders."

"Then all I've got to say is you're a wonder."

"You forgive me for acting without your orders?"

"Forgive you for saving me the loss of \$50,000 and giving me a profit of \$166,000? Mr. Farrington, you are a jewel of a broker."

Phil grinned, for she had called him by the very word he had thought she would.

At that juncture the door opened and in came Mr. Watkins and Miss Rosina.

Phil nearly had a fit of delight.

Before he could invite them to sit down they were shaking hands with Miss Rynder, and expressing their surprise at meeting her there.

Then Phil placed chairs for them and asked Miss Watkins if she had overlooked his ridiculous actions previously.

"Why, you foolish boy, I understood the cause of it when my father told me you were winning on some stock deal and couldn't keep quiet. He said he recognized the symptoms."

He used to be a broker himself, you know," replied the young lady.

Her reply sent all the gloom flying from Phil, and he felt quite happy.

Mr. and Miss Watkins remained nearly an hour, and Phil told them how he had made a big coup for Miss Rynders and himself out of the slump in O. & H.

The gentleman regarded the boy broker with added respect after that, for it was no small thing for a person to clear \$80,000 odd on a quickly executed market deal.

Phil collected the money next day and carried Miss Rynders up her share of the winnings.

CHAPTER XIII.

THE FASCINATING WIDOW.

In some way, doubtless through Jackson, the news got around Wall Street that the boy broker had made a bunch of money out of the slump in O. & H. and the newspapers got hold of the story and printed it.

The result was Phil was much talked about.

He was sitting at his desk one morning when there came a tap on his door.

"Come in," he called out.

The door opened and a handsome woman in half mourning entered.

"I came to see Mr. Farrington," she said.

"That is my name; ma'am. Be seated," and he handed her a chair.

"My name is Mrs. Burnside. I live at the Belleclaire Hotel. In going over the effects of my late husband who died some months ago I found a lot of mining shares and I came down here to find out if they are of any value. As you are a broker, perhaps you can tell me."

She opened her bag and brought out a bunch of certificates which she handed to the boy broker.

Phil looked them over and was surprised to see that they represented Jumbo stock, the richest mine in the Goldfield district, then ruling at double its par value of \$10.

Each certificate had a value of \$2,000, and the lady had ten of them.

They were made out in the name of John Burnside.

Apparently they were all right, and the lady was to be congratulated on her discovery.

"When did you find these certificates?" Phil asked her.

"Yesterday afternoon."

"Where?"

"In a suit case in which my husband kept some old clothes."

"How long has your husband been dead?" said the boy, observing that his visitor was in half mourning.

"A little over ten months."

"And yesterday was the first time you examined that suit case?"

"I looked into it a short time after my husband died, but when I saw a suit of his clothes which had once looked so well on him I had not the heart to disturb them," she said, raising her handkerchief to her eyes.

"Pardon me for calling up painful recollections, but in view of the fact that these certificates are very valuable I wondered how you could have overlooked them so long."

"Are they really valuable?" she said, naively.

"They certainly are. Haven't you ever heard of the Jumbo Gold and Silver Mine, of Goldfield?"

She shook her head.

"Did not your husband tell you at any time that he had this stock?"

"No. He never confided any of his business to me."

"Your husband was pretty well off, I presume?"

"Oh, yes, he left some money—a few thousand dollars, including a life insurance policy—but unfortunately I have been very, very foolish. I know so little about business matters," she cast a half shy, half goo-goo look at Phil, "that I am easily taken in. A lady friend, in whom I put the greatest confidence, induced me to invest most of my money, through her, in stocks, and I lost it, so that now I am much reduced in circumstances—quite poor, I might say—and I fear I will not be able to remain at the hotel and dress myself as I have been accustomed to do, unless that stock, which you say is valuable, is sold."

"You need not sell it all, madam, by any means. One of those certificates should bring you in \$2,000," said Phil.

"As much as that? Is it possible!" and she clasped her hands, with a little gurgle which the boy took for sudden joy. "How good of you to tell me its actual value," she said, with

a most bewitching glance at the boy broker. "I'm such a credulous thing that if you had told me the stock was worth hardly anything I would have believed you and sold it to you at your own price. What an honest young broker you are! Oh, if only I had some one like you to consult with. Some one on whom I could rely like a dear brother," she went on, gushingly, and bending her most fascinating glances at Phil.

"And now," said Phil, "you want me to sell one of these certificates, I suppose?"

"I think you had better sell them all," she said, sweetly.

"Why that will bring you in \$20,000 in a lump, and with so much money in your possession you might again fall a victim to some swindling woman unless you consulted me before you went into any investment," said Phil.

"But don't you think it would be better to sell them and invest the money in something that would pay interest?" she said.

"Why this stock pays a good dividend. There must be considerable due on it which I shall have to collect for you before I offer the certificates for sale, or sell them plus the accrued dividends, the amount of which I shall have to find out at the company's transfer office here in Wall Street."

The lady's face suddenly changed.

"Perhaps you had better not sell them right away," she said, with some hesitation and embarrassment.

"No?" said Phil, surprised at the change in her.

"Please don't be offended at me. I'm such a changeable thing. I really hardly know my own mind for five minutes. You see how necessary it is that I should have some kind of a guardian to be a check on my silliness," she went on, sweetly and smilingly. "I think if you would keep these certificates awhile in your safe for me and advance me, say, half their value now, I should prefer it."

"Half their value would be \$10,000, not speaking of the accrued dividends."

"I did not suppose they were worth so much till you told me. Do you think if you collected and kept the dividends it would pay you for your trouble?"

"I think it would, but I wouldn't do that. I conduct my business only on business principles. I don't want a dollar more than I am entitled to by the established rules of Wall Street. I am trying to build up a business, and the only way a young fellow like me can do it is to stick to the right thing."

"You must be awfully smart to have an office of your own. You don't look more than twenty, at the outside."

"I am only eighteen, ma'am."

"Is it possible! You are smart, aren't you? Well, do you think you could advance me so much money? You will keep the certificates, of course, as security, and I will sign a note or anything you ask me to so that you will not feel that I have anything the advantage of you."

"I suppose I could do that," said the boy broker, slowly. "I haven't loaned any money on stocks yet, but I could do it, of course. Still, as you would have to pay at least six per cent. for the accommodation I would not advise you to borrow more than you actually need."

"Oh, I don't mind paying you six per cent., you are so nice to me," she said, charmingly. "Besides, I will have you sell the stock in a few days."

Phil could not help wondering why she wanted half the value of the stock in advance.

She certainly was an odd little lady.

While he was considering the matter he wrote down the numbers of the certificate on a pad, and the name of John Burnside.

He looked at his watch and noted the time.

At that moment the door opened and a man, well dressed, good looking and smooth shaven, came in.

The lady turned and looked at him.

"Well, sir?" said Phil, tearing off the pad and putting it in his pocket.

"I beg your pardon, I have got into the wrong office," said the man.

"No harm done," said Phil.

As he turned his face away he fancied the man made some kind of a sign to his fair visitor.

The man went out and for a few moments the boy broker looked over the certificates while his mind was busy thinking.

"I shall have to send out for the money," he said. "Will you excuse me while I go next door and send for a messenger?"

"Certainly," she said.

Phil left the room, went next door and asked permission to use the telephone.

Phil called up White & Co., the Wall Street agents of the Jumbo mine.

"A lady who says she is the widow of John Burnside, deceased, has brought me ten 100-share certificates of Jumbo, on which she wishes to borrow \$10,000. She says she has only just found the certificates among her late husband's effects. He has been dead ten months. There should be uncollected dividends on the stock. I will give you the numbers. Let me know what the stock is worth as it stands on your books."

"Hold the wire and I will look the matter up for you. By the way, who are you?"

"Phillip Farrington, stock broker, Otsego Building."

In about two minutes another voice said "Hello!"

"Well?" said Phil.

"I am Mr. White. Tell me the facts of the case."

Phil did so.

"Will you kindly hold that lady in your office till a representative from this office can reach your place? It won't take over ten minutes."

"Yes, sir. Is there anything wrong about that stock?" asked Phil.

"I'd rather not say," replied Mr. White. "The gentleman from here will explain. Keep the lady engaged for ten or fifteen minutes and you will oblige me."

"I'll do it," replied the boy broker, ringing off.

Phil returned to the office and told his visitor she would have to wait a short time—perhaps fifteen minutes."

She looked a bit uneasy and the boy noticed it.

To pass the time he began telling her about the wonderful luck of the Jumbo mine.

Presently the door opened and two men came in.

The lady looked at them in a frightened way.

"I am from White & Co.," said the one in advance. "I should like to see Mr. Farrington."

"That is my name, sir."

"You telephoned our office about the Jumbo stock. Is this the lady who brought it to you?"

"Yes. Her late husband—"

The lady's eyes expanded with terror.

She rose and started for the door.

"One moment, madam," said the man, signing to his companion, who stepped between the lady and the door.

"What does this mean, sir?" she asked, in a tremulous tone.

"It means that those certificates of Jumbo stock you brought here to sell or raise money on were stolen from their rightful owner last night, and unless you can satisfactorily explain how they came to be in your possession you will be arrested and taken to the Tombs."

The lady uttered a scream and sank fainting on the floor.

CHAPTER XIV.

CONCLUSION.

Phil had expected some kind of a denouement, but not one that involved his fair visitor in such a serious charge.

He sprang forward, raised the lady and placed her on a chair in a corner of the room.

Then he got some water and sprinkled her face.

As this had no effect on her he bathed her temples with it, and used other means to bring her to.

Finally he succeeded, the two men making no effort to assist him.

On recovering her senses the lady began to indulge in a hysterical fit of weeping.

In the meantime the man from White & Co., who said his name was Sheridan, took up the certificates of stock and looked them over.

He told Phil that this woman was not the wife of the man who owned the stock.

"Mr. Burnside is not dead. He lives with his wife and family at the Belleclaire Hotel, on Broadway."

"This lady told me that she lived there," said Phil.

"Maybe she does, though I doubt it. At any rate her statement made to you about the bonds is false. They were stolen some time last evening from the Burnside apartment in the hotel, and Mr. Burnside became aware of his loss this morning. He immediately notified us, and we in turn informed the Curb officials. It was fortunate that you called us up about them, for it saved complications. Well, madam, are you ready to make a confession in this matter?" he said, turning to the lady.

"Those certificates are my property. They belonged to my

late husband who died ten months ago. You have no right—"

"You stick to that story, do you?"

The lady glared at him.

"You assert your right to the ownership of the stock?" he went on.

"Yes, it is mine," she snapped.

"Very well, then you stand accused of having stolen property in your possession, and under suspicion of being the thief. Officer, arrest this woman. Take her to the Tombs and charge her as the receiver of stolen goods."

"You will regret this, you villain!" said the lady, submitting to arrest with the best grace she could. "I have friends who will defend me and punish you."

She swept out of the office, followed by the detective.

"I will take charge of these certificates," said Mr. Sheridan, "and give you a receipt for them."

"All right," said Phil. "It is too bad that so nice an appearing lady should be mixed up in such a serious affair."

"Oh, she's one of the army of female grafters. There's a man behind her in this, and he is the thief. When he's caught she'll be held as his accomplice."

Then Phil remembered the man who came into the office for a moment, and who he thought had made her some signal.

Phil described him as well as he could recall his face and personality.

His description was subsequently given to the police, and the man was caught.

When brought before the magistrate the man and woman, through their lawyer, waived examination, and were held for the action of the grand jury under \$1,000 bail, each.

This was furnished and they were allowed to go free.

A week later Sheridan was attacked by three thugs on the street one night and beaten so severely that he had to be taken to a hospital.

His assailants were never captured.

The woman had evidently kept her word to get square with him.

Phil kept a wary eye out for himself after that, fearing he would get it, too, but no attempt was made to harm him.

He received a visit, however, from a stylishly dressed lady, who represented herself as a friend of the accused woman.

She wanted to know what Phil was going to testify to before the grand jury when he was called upon.

"Nothing more than the truth, madam," he replied.

"Won't you promise to be as easy as you can?"

"Madam, I shall not say a word more than I have to. I am sorry she has got herself in such a bad box. I don't believe she stole the stock, but I fear she knew it was stolen when she brought it to me. I do not intend to say what I think. If I can say anything in her favor you may count on me doing it. You can tell her she has my sympathy, but I can't go back on my duty."

When he was called before the grand jury he made his testimony as light as he could, and failed to remember anything he was not asked about.

The jury, however, found an indictment against her as the man's accomplice.

At the trial Phil was the chief witness in the case.

He made some effort to shield the lady, and was helped along by her attorney under cross-examination, whereas the assistant district attorney handled him a bit sharply, asserting in a caustic way, that the lady's fascinations were making him forget his duty to the State.

In the end both prisoners were convicted, but the lady got off with a light sentence, and a few days afterward Phil received a handsome pair of sleeve buttons from an unknown admirer, but which he suspected was the lady in the case.

There is little more to be added to our story.

Phil had already proved a success in Wall Street and eventually he demonstrated his abilities as a broker.

In the course of time he paid suit to Rosina Watkins, won her heart, and got her hand from her parents.

Miss Rynders remained his steadfast customer, and often helped him with loans to swing his deals for the customers who came to him.

She always declared that he was not only a fine boy but a born broker.

Next week's issue will contain "STRIKING A GOOD THING; OR, COLLEGE CHUMS IN BUSINESS."

SEND POSTAL FOR OUR FREE CATALOGUE.

CURRENT NEWS

There are to-day 2,490 certificated airmen in the world authorized to pilot aeroplanes, according to the annual bulletin of the International Aeronautical Association, published in Paris. Of these France possesses 968, Great Britain 376, Germany 335, the United States 193, Italy 189, Russia 162, Austria 84, Belgium 68, Switzerland 27, Holland 26, Spain 16, Argentina 15, Sweden 10, Denmark 8, Hungary 7, Norway 5, and Egypt 1.

One of the largest timber limits deals ever negotiated in British Columbia was closed recently, when Lacey & Co., of Chicago, sold Lillooet River tracts to the Deere Plow Company of Moline, Ill., for \$2,500,000. The property was sold on a basis of \$3 a thousand feet on an approved survey, showing the standing timber to be 70,000,000 feet, mostly cedar and fir. Its area is about 10,704 acres. Less than a year ago the former owners bought the same limit from the Shevlin estate of Minneapolis for \$700,000 cash.

The present schedule for the opening of the Panama Canal contemplates admitting the water into Culebra Cut early in October and the completion of one flight of locks at either end of the canal by that same date. The passage of boats then depends upon the condition of the slides. It is hoped that we will be able to pass a ship before the close of the year and, if this can be accomplished, the Fram will have no difficulty in making the transit of the canal and every facility will be offered for its doing so. No assurances, however, can be given in the matter at this time.

David Benson, a deputy State game warden, who is 6 feet 7 inches tall and weighs over 300 pounds, lifted a 900-pound wagon the other day on Broadway, Lawrence, L. I., in order to let Police Lieutenant J. W. Wheelwright rescue David Farkenstein, a baker, who was unconscious. The baker's horse, running away, upset the wagon, and the baker was caught and crushed underneath. At St. Joseph's Hospital, Far Rockaway, the surgeons found Farkenstein had a broken leg and internal injuries. Benson, before lifting the wagon, seized and held the horse till others got it in control.

Ludwig Williams, said to be an American newspaper man on the way home from the Balkan war, has lost 9,000 francs by the disappearance of a smooth-talking man he met in Paris who introduced himself as Stanislaus Bernard to the returning war correspondent. Williams, on his arrival in Paris, slipped on a banana peel near the railway station and got somewhat hurt. He determined to sue the city. At the United States Consulate he met Bernard, who posed as a lawyer and offered his services. Instructing Bernard to go ahead and sue, Williams went to Munich, ordering his mail addressed to Bernard, who cashed a check for 9,000 francs made out to Williams. Bernard has disappeared.

The United States derelict destroyer Seneca, of the Revenue Cutter Service, which has been on ice patrol duty near the Atlantic steamship lanes, arrived at Halifax for coal and provisions. She reports the ice very slight this year so far as concerns the transatlantic lanes for Boston and New York. "I have had no reports of field ice at all," said Captain Johnson. "We have seen only three icebergs, and these were not anywhere near the steamship lanes. They were all north of latitude 44, and the steamship lane is 41, and the difference of three degrees means 180 miles. With prevailing conditions these icebergs should now be working northward again. On March 22 steamships reported two icebergs in the general vicinity of latitude 42 and longitude 50, and unquestionably these are two of the three icebergs that were north of 44."

The discovery of valuable minerals in the rock formation of Ulster County is announced. A claim to a large section of forest land near the Ashokan reservoir has just been filed with the Secretary of State by William H. Burhans, of Kingston, N. Y., who says he has discovered gold, silver, zinc, lead and copper in this town. The vein, or lead, is described as "about 600 feet in width on each side of the tracks of the Ulster & Delaware Railroad Company, where the detour around the Ashokan reservoir is now nearly completed." This vein is about 3,800 feet long and 1,300 feet wide. The most sensational part of this discovery will appear when it is stated that in the deep rock cuts through this ore bed made necessary by the railway detour the material taken out was brought down to this city for ballast of new sidetracks here. Day after day this ore has been dumped by the trainload in full view of residents. Mr. Burhans covers this ballast in his claim.

According to the figures given out by the National Highways Protective Society, forty persons were killed in the City of New York by street traffic during the month of April, as compared with forty-three killed during the same month last year. The decrease was due to the drop in the number of fatal trolley accidents from ten to four and in wagon accidents from thirteen to twelve. The month, however, was a record one as regards fatal automobile accidents, twenty-four persons being killed as against twenty for the same month last year. This figure was exceeded only once before, in June last year. During the month of April motor vehicles seriously injured ninety-seven persons, trolleys, thirty-three, and wagons thirty-six in the city. Of the total twenty-two were children sixteen years of age or less. Of the twenty-four auto fatalities eleven victims were children. Trolleys killed three children and one adult and wagons nine children and three adults. In the State of New York, outside the city, motor vehicles were responsible for twelve deaths as against seven during April, 1912. Trolleys killed twelve, as against two in April last year, and wagons three, as against none in April, 1912.

THE BOY DIVERS

OR,

THE MYSTERY OF THE SUNKEN SHIP

By GASTON GARNE

(A SERIAL STORY)

CHAPTER XXII (Continued.)

Vadna gained strength, and having partaken of food, she drank of the rich wine again. Her heart beat strongly. The healthful color returned to her cheeks. She declared she felt strong enough for flight.

Already the smuggler's wife had told her that at present there was no hope of her escape from the island.

And that communication had led to another, which completely thrilled, and yet did not surprise the young girl. The smuggler's wife told her of the presence on the island of the boy divers and their comrades, old Dan and Drake, the man from the lost treasure ship.

To the mind of Vadna, it seemed that the hidden hand of destiny had some purpose beyond the ken of human wisdom to divine in guiding her to the sea-guarded prison of her boy lover and her friends.

Night came. The smuggler's wife directed Vadna how to find the sea-cave in which her father had been a captive, though the young girl had no knowledge of that fact, or that her father yet lived.

The woman who dared to serve Vadna against the will of the young girl's mortal enemy was to supply the wants of the fair fugitive clandestinely, if the latter succeeded in making the sea-cave her unknown abiding-place.

With the coming of the night, Vadna grew excited and anxious. When the shadows were deep, she stole from the cabin and took her way according to the directions which the island woman had explicitly given her.

But the young girl had proceeded no great distance on the way to the subterranean retreat when she became aware that her flight was discovered.

A shout rang out behind her.

She turned and saw Captain Onslow and five of the men of the island. They were running toward her, and their advance was made from the direction of the cabin whence she had fled.

The impulse for flight caused Vadna to bound away, thought it must have come to her that escape was hopeless.

She fled on and on. Her speed surprised her pursuers, who put forth all possible efforts to overtake her.

The race had continued for some distance, and Vadna saw with horror and despair that her enemies were closing up the gap between themselves and her, when she sprang forth into the open, and was discovered by Dick Cartland and his companions.

Vadna sank down at Dick's feet, panting and ex-

hausted, as the boy hero presented his weapon at her on-rushing enemies.

"Halt, on your lives, or I fire!" he shouted.

The answer Dick received came in the form of a pistol-shot, and the deadly missile passed close by his head. The enemy did not pause. Two of the most desperate ruffians on the island had sprung to the front. Onslow had offered a large reward for the recapture of Vadna. Cupidity stimulated the courage of the villains. They heeded not Dick's command.

The weapon in the lad's hand exploded. One of the leaders of the charging smugglers fell. But the detonation of another shot was mingled with the sound of the explosion of Dick's weapon and this time the deadly bullet grazed his cheek.

"Shoot him down!" yelled Onslow, and he and each of his followers leveled their weapons at the valorous youth.

"Merciful Providence! the boy is doomed!" uttered Deems, in the cover, where as yet he and Captain Lynn, the speechless castaway, remained undiscovered.

It seemed that Dick was immediately to become the target for a fusillade, which must prove fatal to him.

But, like a flash, Vadna regained her feet while yet the murderous command of Onslow trembled upon his lips.

The devoted girl placed herself before Dick. Her slender form completely shielded him. Her eyes blazed, her voice rang clear and intense as she cried:

"Cowards! Shoot if you will! I prefer death to recapture!"

"Hold, hold, men!" fairly screamed Onslow, for the fingers of his ruffianly comrades trembled upon the triggers of their weapons.

The revolvers were lowered. Dick was respited.

He whispered an admonition to Vadna. Then they retreated toward the cover. Still Vadna kept between Dick and the enemy, and the fear of hitting her restrained their fire.

Meanwhile, Deems had noted with much discomfiture that the comrades of Onslow on this occasion were none of the members of his faction.

He could not, therefore, rely on them. Their devotion to Onslow he knew full well.

In a moment Vadna and the boy diver gained the shelter of the timber. There the young girl saw Deems and his companions. For a moment Vadna stood rooted to the spot. Wild-eyed, panting, trembling, half-impressed with the conviction that she beheld one risen from the dead—an apparition—she stared at her father.

He tried to speak. He sought to utter the name of his beloved daughter.

Oh! the joy he experienced when at that moment of reunion such as he had scarcely dared hope for in this life, the power of speech was suddenly, mercifully restored to him.

The nervous affection which had caused paralysis of the organs of speech, having been brought on by exposure and suffering, had gradually subsided since the castaway had become recuperated on the island. It seemed that the sudden appearance of Vadna had acted as a nerve shock, which had, so to say, revived and set in motion the vocal organs.

"Vadna!" he cried, and with an exclamation of joy the young girl sprang into the extended arms of her father.

There was no time for explanations then.

Deems exclaimed at once:

"We must retreat! There's no other way for us to save ourselves now, except by falling back to the settlement and calling on my faction to rally at once, defy the authority on Onslow and win the treasure of Sebastian, which you have promised us as your ransom."

The wisdom of the course was apparent to all.

They began a swift retreat. The enemy pursued. But an occasional shot held them somewhat in check.

In this way the fugitives approached the settlement.

Observing the course they were taking, Onslow, impressed with the idea that they would soon be set upon, became exultant.

It was the almost positive assurance which he felt, that at the settlement the capture would be made, that inspired him to press the pursuit less vigorously than he might have done.

The sound of firing had been heard in the smugglers' village.

As the fugitives entered the one street, upon which, in a straggling line, stood the rude dwellings of the island men, the smugglers thronged forth.

Deems saw his faction—the secret band who meant to earn the captives' ransom—had massed themselves at the entrance to the village.

The adherents of Onslow, not in the conspiracy for gold, were scattered along the street to the waterside.

"There is likely to be a desperate fight here immediately. The lady must be sheltered at once," said Deems.

CHAPTER XXIII.

A DESPERATE BATTLE.

There was a cabin near by, and, directed so to do by Deems, Vadna and her father entered it. Two of the smugglers who were in league with Deems entered the building with the castaway and his daughter.

The door was closed. The blinds were secured. There were loopholes in the wall. At those openings the smugglers and Captain Lynn, whom the island men presented with a carbine and revolvers, stationed themselves.

They were prepared to defend the cabin and, if necessary, stand a siege.

Without all was excitement and confusion.

Coming in sight with his followers, as Vadna and her defenders gained the town, Onslow saw the young girl and her father escorted in a friendly way to the cabin where they had sought refuge.

The smuggler also beheld his men place weapons in the hands of the castaway. The villain could at first scarcely credit this visual evidence. But as he began to comprehend something of the real meaning of the unexpected scene enacted before his eyes, he was enraged and alarmed.

"Treachery! Black treachery! There are other men in the village as Judas-like as the rascal Deems. But it shall cost them all their lives! I am not to be trifled with. Forward, men! Cut down the traitors! Death to Deems and all who support him!" shouted Onslow.

Into the village he advanced with his men.

Deems, meanwhile, had uttered a signal call. Under the moonlight half the population of the smugglers' village had rallied around Deems.

He had become the acknowledged leader of the revolt of the men who had pledged themselves to secure the gold of Sebastian.

To Deems all his adherents looked now for advice and orders. He was equal to the occasion.

"Men!" he cried, "the crisis has come! To arms! Victory means gold in abundance! Defeat means death at the hands of Onslow! What care we for his private schemes since in the end he would rob us of our share of the profits. To the storage house! Every man fighting on our side now will aid us to win the victory. The prisoners shall battle for their freedom with us. Forward all!"

With a ringing cheer the conspirators charged for the storage house. But on the outskirts of the throng, in sympathy with Deems' project, were men of the party who remained true to Onslow.

Those men set up the yell of treason.

Onslow was soon among them. He sought to rally all the men who were yet incorrupted by the conspirators.

This was soon done. But the faction led by Deems had arrived at the storage house before Onslow was able to make any demonstration against them.

The guards of the storage house were true to the smuggler chief. From the barred window old Dan, the veteran sea diver, Mark Seaworth and Drake, the sailor, looked forth and saw what was taking place.

It was as light as day, almost, and the prisoners of the storage house readily comprehended the meaning of the demonstration in the street of the village.

The prisoners were thrilled, but they experienced fear as well as hope. They had, that day, heard Onslow issue positive orders to their guards to shoot them down rather than allow them to escape.

"Open the doors! We are bound to release the captives!" cried Deems, as at the head of about one-half the men of the village, and with Dick Cartland at his side, he arrived at the front of the storage house.

Six men guarded the one door.

Six leveled carbines confronted the rescuers, and behind those weapons loomed up six grim, determined faces.

"We will not desert our post! You can't have the prisoners!" stoutly asserted one of the guards.

(To be Continued)

FACTS WORTH READING

FOWLER MAKES TRIP FROM PACIFIC TO ATLANTIC IN 55 MINUTES.

Robert G. Fowler, the aviator, successfully flew from the Pacific over the canal on April 27 in a hydroaeroplane with a passenger, landing at the Atlantic side in fifty-five minutes. A picture was taken of the operator and machine in motion. The flight has frequently been termed impossible, on account of the air currents over Culebra. Fowler flew directly over the cut, and was able to carry out various evolutions despite wind obstacles. Leaving Panama Beach at 9:45 A. M., he circled over Panama City and the canal's entrance for a while, then rose high and steered toward Colon, where he encountered a twenty-five-mile breeze. In continuing to Cristobal the motor suddenly stopped, after missing fire, through the gasoline giving out. Fowler succeeded in landing with ease on a reef. The pontoon was torn, but otherwise his machine was undamaged.

A SNAKE IN A CAR COUPLING.

A large "gopher snake," wedged, through some unaccountable manner, in a coupling of a freight car at the Oakland yards, recently, caused considerable excitement and gave Daniel Hughe, inspector, the fright of his life when, in trying to uncouple the car, he saw the reptile's head about six inches from his face. The train had come in from Sacramento and Hughe was preparing to uncouple the car. The coupling stuck, and he bent forward to examine it. As he did so the snake protruded its head from the mass of iron. With a yell Hughe jumped away and called the other yard men, who at first would not believe his statement. "Come on and see!" said Hughe. "I tell you, it's alive!" Finally Inspectors Shirk and Potter agreed to take a look, and Hughe's reputation for veracity was established. The snake was killed. How the snake, after getting into the coupling, escaped being smashed, and how it got there anyhow is a puzzle that the trainmen are trying to solve.

5-CENT PIE PROMISED FOR THE SENATE.

A strike is threatened by Democratic Senators because the price of pie has not gone down with the passing out of the Republicans. They will demand five-cent pie and five-cent coffee. The Democratic Rules Committee has lowered the price of soup to fifteen cents a plate, but left pie where the Republicans put it. Senator Norris, a Republican insurgent, has joined the protesting Democrats. He thinks ten cents is too much for pie. The House Democrats settled the pie controversy two years ago when they came into power in the South Wing of the Capitol by selling pie at ten cents in the House restaurant in the Capitol, and five cents in the House office cafe. The Senate Republicans took the cue and reduced pie to five cents in the Senate office building cafe. The discrimination against those who eat in the Capitol, by charging ten cents for pie—that is, for one piece—has given rise to two sorts of pie: "The

Poor Man's Pie" and "The Rich Man's Pie." Pie is not mentioned in the new Tariff bill, but apples, peaches, quinces, cherries, plums and other things that go in good pies have been reduced from 25 to 10 cents per bushel. Senator Overman, Chairman of the Senate Committee on Rules, which has charge of the Senate restaurant, promises five-cent pie after the Democratic Tariff bill becomes a law. "Any sort of pie—pumpkin, raspberry, apple, peach or custard, kivered pie, barred pie or plain pie—will be served for five cents a cut after the new law goes into effect," said Mr. Overman, who comes from Rowan County, North Carolina, where the farmers' wives know how to make it. The anti-tipping regulation was renewed by the Senate Committee. It will be enforced, the members of the committee say, but the colored waiters in the restaurant have not been known to refuse a dime or a quarter yet.

A MATHEMATICAL PRODIGY.

There is in the Asylum for the Insane at Armentieres, France, a young man named Fleury, who is astonishing doctors and mathematicians by his phenomenal feats of calculation. He is eighteen years old, was born blind, and it has been impossible to teach him anything except the Braille system of reading, which, however, he has learned very imperfectly. From an early age, however, he evinced a singular aptitude for figures. By methods evolved almost entirely from his inner consciousness, but supplemented by his study of the Braille method, he has attained a proficiency in performing mental feats that would defy expert mathematicians. Dr. Desruelles of the asylum communicates to L'Encéphale some of his patient's extraordinary feats. He multiplied 625 by 825 in 4 seconds. He gave the cube root of 1927 in 9 seconds. Given a day of the week in 1912, he calculated May 22, 1908, as a Friday in 5 seconds. Asked how many seconds in 39 years, 3 months and 12 hours, he gave the correct answer, 1,238,587,200, in 1 minute 15 seconds. It is apparent that defect of visual memory must complicate the methods employed by Fleury, and the rapidity of the result is thus the more remarkable, comments the Lancet. By studying the calendar he has evolved, unaided, curious and interesting laws which make his finding the day of the week for a given date less wonderful than appears at first sight. Asked the day for May 15, 1911, he spoke aloud as follows: "Jan. 1, 1911, was a Sunday (he knows this by heart); Jan. 2 is a Monday, then May 1 is always on the same day as the second day of January. In leap year May 1 is the same as the 3d of January. May 15, 1911, is a Monday." Again, asked July 29, 1908, he replied as follows. "Jan. 1 was a Wednesday. I know it by heart. July 1 is always the same as Jan. 7, except in leap year, when it is the same as Jan. 1; 1908 is a leap year, and July 29 is always the same as July 1—i. e., as Jan. 1. July 29, 1911, was a Wednesday." It will be seen that Fleury can give the answer practically instantaneously if he wished in such a case.

MARK, THE MONEY MAKER

—OR—

HOW A SMART BOY GOT RICH

By ED KING

(A SERIAL STORY)

CHAPTER II (Continued.)

"No, no!" screamed Gertrude, rushing in front of her brother. "You shall not fight, Jack. I will tell papa about this. Mark is right. You spoke very unkindly to him."

Jack May was furious.

"Get out of my way, you white-faced booby!" he cried, savagely. "Don't you interfere with me. I tell you I'm going to thrash that beggar."

Gertrude clung to her brother's arm and begged him to desist.

"If you don't let go of me, I'll hurt you," gritted Jack, as he gave her arm a wrench.

With a shriek of pain Gertrude sank down at the bully's feet. The sight fired Mark to fury.

"Don't you mind, Gertrude," he cried. "He is your brother and I hate to fight him. But he needs a good lesson, and I mean to give it to him."

"Oh, you do, eh?" yelled Jack, derisively. "Just fancy your doing it! I'll shut you up like a jack-knife."

The young bully motioned to his pal Stevens, who closed in on the other side. Mark was slighter in frame than either of his foes. But he was lithe and muscular and quick. Moreover, he was plucky.

Gertrude crouched upon the mossy bank by the roadside, holding her aching arm. She was a sensible girl, and it is hardly necessary to say that her prayers were with Mark.

Jack squared off in most approved fashion, and made a tremendous swing at Mark's head.

Had the blow struck him he might have felt it much. But Mark easily dodged it, and then made a quick tap at his opponent's nose.

It gave Jack May a shock and a surprise. For an instant colored lights danced before his eyes. He swore a terrible oath and dropped to his knees.

But Stevens approached Mark from behind; and now gave him a terrible blow in the back. Quick as a flash Mark whirled and brought his right arm around like a flail.

His fist took Stevens under the ear. The young reprobate turned half a somersault and flopped in the dust.

It was a startling surprise to both bullies. They had never dreamed that Mark Morton had the ability to make a blow like that.

Where the odds were in his favor May, like all bullies, was as brave as a lion. When they were against him he was an arrant coward.

Quick as a flash Mark had turned again and was before him on the defensive. May's nose was bleeding, and some of his courage was gone.

But he made another effort to cower Mark.

He rushed for him like a mad bull, throwing his arms about wildly. Mark simply side-stepped and let May run into his right fist a couple of times.

The result was that May sat down in the dust violently, with a black eye, a bleeding nose and a dizzy head. He scrambled to his feet and retreated some distance, where Stevens was sitting down rubbing his ear ruefully. Neither of the young rascals cared to return to the attack.

Mark picked up his coat, coolly shook the dust out of it, and started away up the highway. His temples were throbbing, and though he was a victor, there was a strange sad tugging at his heart strings. The unkind words had hurt more than blows.

But a soft voice reached his ears. It caused him to turn.

"I am glad you won, Mark. I don't care if it was my brother; it was two against one, and it was not fair. I hope and pray you will get rich, and in my opinion a poor man is just as good as a rich man any day."

In all his after career Mark never forgot the thrill which those words gave him. His spirits rose with a mighty bound.

With a step he was by the side of the girl speaker.

"Miss Gertrude, I thank you for those words," he said, with a tense voice. "Remember them I always shall, and you, too. We were schoolmates, and I have always felt that you were my friend. Some day perhaps you will not be ashamed to claim me as such. I am going into the great world to make my fortune. Whether I succeed or not I shall never forget you."

Gertrude held out her hand with a confident impulse.

"You will succeed, Mark," she said. "Now, don't forget. I shall be interested in you always."

Mark clasped her hand a moment, and then turned away. Around the bend he went out of sight on the dusty highway. That day and that incident marked a new era in his life.

For some miles Mark trudged on in the noonday heat. A new resolve had seized him. He was decided not to go back to Westvale.

He would send the money to Mrs. Price for her board as soon as he earned it. He preferred to seek new scenes.

He was footsore and hungry. He passed a little cabin in the woods, and the savory odor of cooking tantalized his nostrils.

Mark did not doubt but that the rude occupants of the cabin would share their meal with him if he asked them. But he was too proud to beg.

He sat down on a stump by the roadside and mopped his brow. The heat was intense.

The door of the shanty swung open and a man came out. He was singing a jolly snatch of an Irish song.

He came down into the dusty highway at a swinging gait. He was a broad-shouldered, kindly-featured Irishman. His dress was rough and his manner perhaps a trifle uncouth.

As he crossed the highway he saw Mark sitting on the stump. His face lit up with surprise.

"Howly mither!" he gasped. "Is that yez, Mither Mark? Shure, phwativer are yez doin' here?"

"Mike Maguire!" ejaculated Mark, as he sprang up. "Is it you?"

"Shure, an' it's not me ghost," replied the Celt.

"Do you live in that house over there?" asked Mark.

"To be shure I do. I have a good wife an' five foine childers as iver ye seen. Divil a dhrop av liquor have I tasted these two years. Not since yez spoke a good worrud for me to the judge in Westvale, me boy."

Mark recalled the incident clearly. It was a holiday in Westvale, and a great crowd was on the streets. In the excitement there was a street fight, and one man received a blow which crushed his skull.

Mike Maguire was in the crowd, but had not participated in the row. However, he was arrested and charged with the crime by a misguided officer. It was Mark who testified in his behalf and saved Mike's life by identifying the real assailant.

Maguire had been very grateful to Mark and now it was plain that he was glad to meet his young friend.

"Ah, Mike, I couldn't see you hung for a crime of which you were not guilty."

"Shure, me lad, I've niver forgotten that. But what's brought yez out this way? Yez look all fagged out. Come wid me, an' I'll find yez a bit av something to ate an' dhrink, if yez kin do wid anything so poor as I have to give yez."

A lump rose in Mark's throat. He grasped Mike's hand, and said:

"I'm not going to deceive you, Mike. You know well enough what my station in life has been. Well, I may say that it is now even more humble than yours. I am penniless, out of work, and will soon starve unless I have a speedy change of fortune."

Mike was aghast. He rubbed his eyes and stared.

"Mither Mary!" he repeated, crossing himself. "Phwat-iver brought ye to this, me lad? Was it the work of some vilyan?"

"No, it was fate," replied Mark. "You know my father died and left only debts behind him. The times are hard, and I am not able to get work. I have had to leave Westvale, I fear, forever."

Mike Maguire's Irish soul was thrilled to its very depths. He spat on the ground and coughed, and finally sputtered:

"Be jabers, lad, it's a poor home I have, but, by the sowl av Saint Pathrick, yez are welcome to it feriver. An' if Mike Maguire kin die fer ye, he's the man will not shirk the job."

Mark's eyes were suspiciously moist.

"Mike," he said, with a deep feeling, "I know you are

true and my good friend. I confess that I am hungry and tired. I will accept your hospitality for one meal at your house. Then I must go on my way, for I am bound to seek my fortune, and I shall find it."

Mike led the way to the house. Mrs. Maguire was a whole-souled Irishwoman of the motherly type. It needed scarcely a hint from Mike and she placed, before Mark a plain but appetizing meal.

Never in his life had food tasted so good to Mark Morton. Never in his after career of success did he find friendship that rang so true and clear as he found that hour.

It was one of life's lessons to him, and he never found it in his heart to despise the poor and lowly.

After he had partaken of the meal Mike lit his pipe and said:

"Now I must go to me work, lad. I hope yez will be here whin I come back to-night."

Mark gave a start.

"What is your work, Mike?" he asked, with sudden interest.

CHAPTER III.

MARK GETS A JOB.

"I'm afther taking me turn as watchman on the Magog drawbridge, lad," he said. "It's a good job for me, an' I'm doin' well."

"Oh, I see," said Mark, reflectively. "That is the bridge across the outlet of the lake."

"Yis."

Lake Magog was a body of water full thirty miles long. It was, in fact, an inland sea.

Towns dotted its shores, and Westvale being at its outlet was one of its principal ports.

The drawbridge crossed the outlet and connected Westvale with a town named Surrey. Steamers and lumber barges passed out of the lake into the river to Westvale, hence the necessity of the drawbridge.

Mark was familiar with the place. He had always been interested in the lake traffic.

Mike exclaimed that he served a twelve-hour shift on the drawbridge, or from noon until midnight. It was now time for him to go on duty.

"May I walk to the bridge with you, Mike?" he asked.

"Shure I'll be glad to have-yez," declared the Irishman.

So after thanking Mrs. Maguire Mark went away with Mike. They took a path through the woods, and soon came out in sight of the lake.

On the drawbridge was a little house. The drawbridge was worked with a capstan, and one man could easily operate it.

Mark accompanied Mike to the bridge house, where the other watchman was relieved. His name was Tom Smith. Fate sometimes mysteriously guides the destiny of man.

As Mark and Mike entered the bridge house they saw Smith lying on a bench. He was very pale.

"Mike," he said feebly, "I'm awful sick. You'll have to get some one to take my shift to-night. P'raps I can get around to-morrow night."

"Well, that's too bad, Tom," said the sympathetic Irishman. "Are yez able to walk home?"

(To be Continued)

FROM ALL POINTS

Zapata forces dynamited a train on the Interoceanic Railway, near La Cascade, Mexico, recently, killing many and wrecking and burning the train. After the explosion the rebels fell on the passengers, slaughtering even those who were unarmed. This train was followed by a military train, which retreated to Otumba.

A gigantic hydro-aeroplane has been constructed at Triele Sur Seine as a destroyer of dirigible balloons of the Zeppelin type. It weighs in flying order 8,000 pounds. It covered its first flight of thirty miles with three persons aboard at about the rate of sixty miles an hour. Its radius of action is 600 miles. The machine is able to carry a load of 2,000 pounds and ten passengers. It has two motors of 200 horse power each.

Three-year-old Marion Boyd, daughter of Mr. and Mrs. Charles J. Boyd of Riverside, Conn., played a trick on her parents by wrapping up some bankbooks, jewels, a purse and its contents in a doll's dress and hiding the bundle in a corner. When her parents discovered their loss they called in Sheriff Finnegan, who decided that a burglar must have entered the house with a skeleton key. Recently the mother found the bundle and Marion explained.

Herman E. Janssen, a Los Angeles aviator, was beheaded by the whirling propeller of an hydro-aeroplane at Oakland, Cal. He was assisting Roy N. Francis to start the machine, when he lost his balance and fell forward. Francis had mounted to his seat when the mechanic started the propellers, and Jansen, who had been holding the machine steady, was about to step to one side, when he lost his footing, and, throwing out both arms, fell into the machinery.

Dr. Macdonald of the South African Department of Agriculture declares that it is now possible to grow a "rainless wheat"—that is to say, a crop upon which no single drop of rain has fallen between seed time and harvest. It does not maintain its existence without moisture, but all that is necessary is obtained from the deposit of a previous season in "moisture saving fallows." This would mean a great boon for those areas where the rainfall is uncertain and irrigation, for various reasons, impossible.

Captain Georgia Orne, one of the few women skippers in the country, is ready to put to sea with her century old schooner, the Hiram. All hands, including First Mate James Orne, the skipper's husband, and cabin girls, Mary and Jane Orne, have signed articles for the summer's coasting trips, which usually consist in carrying lumber from some Maine port to New York and returning with coal. The Hiram wintered in the Mystic River basin, Boston, and with a new coat of paint, new standing rigging and new patches on some of the sails she was hauled out into the stream the other day.

The Manchester Ship Canal, thirty-five and a half miles long, has a depth of twenty-eight feet and a width of 120 feet at the bottom of the channel. It has eight locks. It cost \$35,527,490, and it carried in 1907 5,120,759 tons of freight. The Kiel Canal, sixty-one miles long, is twenty-nine and a half feet deep. It cost \$40,000,000, and it carried in 1906-07 5,963,125 tons of freight. The Cronstadt Canal, connecting Cronstadt with St. Petersburg, is only twenty-one feet deep. It cost \$10,000,000, and is a work of great strategic and commercial importance to Russia. There are no facts available as to its traffic and revenue. The Suez Canal overshadows all of these with its cost of \$100,000,000, its depth of thirty-one feet, and its annual traffic in 1907 of 20,553,241 tons. As an engineering feat it sinks into insignificance by the side of the Panama Canal.

George A. Lamassee, "the handsomest waiter in Boston," has captured an heiress, Miss Nancy Redding, daughter of Michael J. Redding, a Baltimore traction magnate and President of the Democratic Club of the Oriole City. The couple were married at the Boston Cathedral of the Holy Cross, recently. Lamassee hails from Providence. He was a captain of waiters at the Folies Bergere restaurant, New York City. Then he came to Boston and got a job a month ago in the Copley-Plaza Hotel in the Back Bay. He waited on Miss Redding at the latter hotel, and it was a case of love at first sight. Though Mr. Redding, it is said, often told his daughters he would rather they be wedded to working men than idle society youths, he gave a gasp, 'tis reported, when told of Miss Nancy's quick match. He barely got here in time to attend the wedding, but he gave the pair a check and a blessing. Jack Redding, the bride's brother, was best man. Lamassee will manage a restaurant in an amusement park partly owned by his father-in-law at Oil City, Penn.

The President of the Republic of Hayti, General Tancrede Auguste, died at 9 o'clock P. M., May 3, after a brief illness. President Tancrede Auguste had occupied his office only since August 9, last year, when he succeeded General Cincinnatus Leconte, who met a tragic death, together with four hundred officials and soldiers, in a fire which destroyed the National Palace on August 8. It was reported at that time that he had been the victim of an intrigue, but nothing came to light to confirm the theory. The National Assembly was convoked to elect a successor as Chief Executive. Four candidates will present their claims to the office. These are Judge Luxembourg Cauvin, former Minister of the Interior, and Michel Oreste, both of whom are Senators; General Beaufosse Laroche, Minister of War, and General Beliard. In official circles and among the general public the opinion prevails that General Beliard will obtain the nomination. Quiet has reigned everywhere since the President's death, but precautions against any possible outbreak were immediately taken by General Poitevin, the commander in chief.

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BRIEF BUT POINTED ITEMS

The steamer Washington Irving of the Hudson River Day Line, a new floating pleasure palace of steel and glass, with the world's record in licensed passenger carrying capacity, 6,000 persons, arrived recently from Camden, N. J. She has a speed of 23½ miles an hour. The boat has fifty oil paintings to illustrate Irving, his time and his works.

In sight of hundreds who had gone to Garret Rock for the day, Lawrence Gloor, nine, of 122 Butler Street, Paterson, N. J., ventured too near the edge, lost his balance and fell thirty feet. He was mortally hurt. Ten minutes later, at almost the same spot, Andrew Masker, six, of East Twenty-fourth Street, fell and was badly injured.

Its regular meal, consisting of one drop of milk administered each hour and its hand and arm so small that the attending physician's finger ring can be slipped over the arm to the elbow, a tiny baby weighing exactly two pounds is being cared for by a trained nurse at the home of its parents, Mr. and Mrs. Daniel Hills, No. 109 Chestnut Avenue, Long Beach, Cal.

John MacLaren, landscape gardener of the Panama Exposition, has made arrangements to show visitors what can be done in California to insure a succession of flowers throughout the year. The color scheme of each building will be studied by MacLaren, and the flowers that surround it will harmonize. One feature will be a field of twenty-five acres, which will be one mass of color for each month. One month it will be solid blue, the next red and so on. All the flowers of tropical and temperate zones will be grown here in the open air from February, when the fair opens, to December, when it closes.

"The annual ashheap of the country" can be reduced to much smaller dimensions than at present within reasonable time, in the opinion of Superintendent Emmet of the State Insurance Department, "with even a partial elimination of arson insurance, so-called, with stricter building laws rigidly enforced, and with the means of fire defense in all communities brought up to the most efficient standard possible." Superintendent Emmet figures in his an-

nual report that the "ash-heap" of this country and Canada accumulated during 1912 represented a fire loss of approximately \$225,000,000, about \$9,000,000 less than in 1911, and \$2,000,000 less than the average for the past five years. A large percentage of the national fire loss," he says, "is due to gross carelessness and negligence, and if it were possible to punish by law all such proved offenders, as is done in some European states, it would be of great benefit." The losses paid in New York State show an increase over the previous year of about \$7,000,000; the unpaid losses being somewhat in excess of those outstanding on Dec. 31, 1911. The total insurance in force at the end of 1912 was slightly more than \$52,374,000,000, an increase over the previous year of about \$4,300,000,000.

JOKES AND JESTS.

Junior—I hear Briggs got into a lot of trouble with that girl he was going with. Soph—Yes? How's that? Junior—He married her.

Mrs. Jarmuch—There'd be fewer family quarrels if more men were like Mr. Jones. Mr. Jarmuch—How's that? Mrs. Jarmuch—He's dead.

First Office Boy—I told the Governor to look at the dark circles under my eyes and see if I didn't need a half-day off. Second Office Boy—What did he say? First Office Boy—He said I needed a bar of soap.

He—I can't make up my mind whether to go in for painting or poetry. She—Well, if I might advise you, painting. He—You've seen some of my pictures, then? She—No, but I've heard some of your poems.

The Innkeeper—(making up a guest's bill)—The first time I made it 13 shillings, now I make it 17. Just come and add it up, my dear, and see if you can get it right. His Better Half—Oh, why not let it go as it is? I might make it 13 again.

A school teacher in Frome, England, sent this to the father of one of his pupils: "I beg to inform you that in my opinion your son is suffering from myopia, and his case requires prompt attention." The next day the boy brought back this written request: "Mister, please knock it out of Jim, as I ain't got time."

The new school ma'am of a country school was introducing the "barnyard game" to the pupils during the recess period one winter. "Each one of you," she explained, "must represent some barnyard animal or fowl." The children entered heartily into the game, and soon the room resounded with a medley of neighs, bawls, grunts, and other sounds in imitation of horses, roosters, cows, pigs, etc. During all this time one little fellow over in the corner had not moved nor uttered a sound. "Johnnie, what's the matter? Why don't you join in the game?" the teacher asked. "Sh!" said Johnnie. "I'm laying an egg."

HEARTS AND DIAMONDS.

By Kit Clyde.

Carter, Blake & Co., dealers and importers of diamonds and other precious stones, were unusually busy at Christmas times.

They decided to employ some more men.

Cyril Chester saw in this his opportunity to obtain a position.

His uncle, Abner Blake, junior member of the firm, had promised him the first vacancy.

Cyril at once applied to Mr. Blake, and was made a salesman in the store.

Cyril was twenty-two, quite poor, and in love; so he determined to devote himself very earnestly to his business, hoping that application might lead to his promotion, and ultimately enable him to marry Florence Titus, to whom he had been secretly engaged for almost a year; in fact, ever since he was graduated from college.

As their engagement had never been announced, Florence still had several suitors for her hand.

Among others a certain Wilson Clide, who despised Cyril because he saw Florence preferred him beyond all her other lovers.

Clide was also employed by Carter, Blake & Co.

He was superintendent of the repairing department.

One morning early in the new year, Mr. Blake sent for Cyril to come to his private office.

When the latter entered he said:

"Cyril, we have just finished the re-setting of Mrs. Candor's very valuable diamonds, and we dare not trust them to the mail or express company, so we want you to start to-night for Pittsburg and carry them to her. It will be better to let no one know of your departure or errand, as the jewels are valued at sixty thousand dollars. You can take them in a little valise and—"

Here Mr. Blake stooped and whispered something into Cyril's ear, for at that moment Wilson Clide had entered to ask some question about an order he had just received.

After Cyril left the office in the afternoon he had only time to bid Florence a hasty good-by and hurry for the evening train to Pittsburg.

Just as the train was starting a young boy boarded it and took a seat almost opposite Cyril in the drawing-room car.

For a while Cyril read, looking up every now and then to watch the young boy who sat opposite and whose face seemed to him to be somewhat familiar; then, too, the boy acted so strangely—he seemed to be suffering from some great and suppressed excitement, which, though he did his best to hide it, exhibited itself in the anxious glances he cast about the car and his restless manner.

Finally the boy arose and went to the end of the car where the smoking compartment was.

Cyril, growing tired of his book, decided to have a cigar, and suiting his action to his wish, also went to the smoking compartment, again sitting opposite the young boy.

He looked in vain for a match.

Finally the boy whom he had before noticed came to his rescue and offered him a light.

After this they began a conversation which lasted until Cyril became so sleepy he decided to go to his berth.

The young man remained in the smoker, saying that he was not a bit sleepy.

"But you are yawning dreadfully, sir," said Cyril, smiling.

The boy seemed embarrassed by this good-natured speech, but answered:

"That is merely a habit I have. I often yawn, but I never go to bed before two o'clock, and that is two hours yet. However, don't let me detain you. Good-night."

"Good-night," said Cyril, departing.

When he awakened in the morning, the sun was shining brightly, and the train was just entering Pittsburg.

Cyril took a cab, and directing the coachman to drive to Mrs. Candor's, who lived in Oakland, he proceeded to open his valise and look at the diamonds, to assure himself of their safety.

He gave a cry of horror as he perceived that they were gone.

Hastily springing from the cab he returned to the station.

He asked the conductor about the young man who had talked with him in the smoking compartment the night before.

The conductor said that that passenger had gotten out at a little town about thirty miles below Pittsburg with another man.

Cyril then told the conductor of the robbery, and sent telegrams all around to stop the thief.

All day he waited in the Pittsburg depot.

Gradually the answers to the telegrams came back to him, but they contained no clew of the young man.

No one had seen any such person at any time.

Creastfallen and unhappy, Cyril returned to New York.

He arrived there about nine o'clock, and going at once to Carter, Blake & Co., sought out Mr. Blake in his private office and told him the whole story—his suspicions of the young man and his fruitless search for him.

While they were talking Wilson Clide entered.

His gray hair and pale face seemed to Cyril to be whiter even and paler than before he left.

Cyril's mental comment was:

"He has proposed to Florence and been rejected. That is why he looks so badly."

"I have just received a telegram from Mrs. Candor saying the diamonds were not delivered yesterday as promised. Have they been sent?" asked Wilson Clide, looking from one to the other.

Then Mr. Blake told him the entire story, first taking care to send Cyril from the room.

For though he doubted him, he felt sorry for him.

Mr. Carter was called in, a hurried council was held, an officer summoned, and Cyril arrested and borne off to a prison cell.

He begged to be allowed to call and say a few words to Florence.

The request was denied.

"She would not wish to see you—a thief," said Wilson Clide, with ill-concealed malice.

"How dare you—" cried Cyril, raising his cane.

He would have struck Clide had not Mr. Carter interfered.

The officer led him down the steps.

"You have forgotten your hat, Mr. Chester," said Clide, following him to the door.

"No matter," said Cyril, passing down the street.

Just as he turned the corner he looked back and saw Clide kick the offending hat into the street with great vehemence.

"He don't seem to like you," said the officer.

"Hardly," replied Cyril, sadly.

The trial was almost over.

Cyril found his chances for acquittal less and less.

Clide had sworn falsely, but so well that Cyril saw the establishment of his innocence further and further away.

Cyril buried his face in his hands, and thought bitterly of his ruined life and Florence.

"There is one more witness," said the lawyer for the defense.

Cyril looked up.

Wilson Clide turned deadly pale, and seemed as if he would faint as Florence stepped upon the stand.

She was duly sworn in.

"Your name, miss?"

"Florence Titus."

"Your age?"

"Nineteen."

"Your residence?"

"No. 135 West — Street."

"Will you kindly tell us all you know about this diamond robbery?"

"Mr. Clide and Mr. Chester are both friends of mine. Last week Mr. Clide—"

"I object!" cried the opposing lawyer, rising. "Your honor, I object."

"Omit that part," then said the judge, turning to Florence and speaking gently to her.

"But I can't tell my story otherwise," the witness answered, turning suddenly pale.

There was some little confusion here caused by the attempt of Mr. Clide to leave the court and make his way through the crowd.

The witness continued her story:

"About a week ago Mr. Clide proposed to me. I rejected him upon the ground that I was already engaged to Mr. Chester. Mr. Clide grew angry, and vowed to be revenged on Mr. Chester—"

Again the objection was raised to her testimony, again the objection was removed, and she was permitted to tell her story in her own way.

"Mr. Clide, after he left me, wrote two letters, evidently. One was for me, and the other for a person called Jock. Mr. Clide evidently sent my letter to Jock, and Jock's to me. It is here, and I think will materially aid in clearing Mr. Chester."

The letter was produced.

It read thus:

"Dear Jock.—Your scheme is good. Besides making us rich, it will aid me in a little personal revenge. Take them, and get Chester accused. He goes to Pittsburg on

Thursday. They are in a valise, small, black, marked H. H. C.

Yours,

"Wilson C."

"Arrest that man," cried the judge, pointing to Wilson Clide, who sat shivering in a corner.

"But he is innocent; he did not commit the robbery—the thief was another man—the jewels—" cried Florence, very much agitated.

But the judge interrupted her, saying:

"Where are they?"

"In my possession," was her answer, and then in the most unexpected manner she fainted away and had to be removed from the courtroom.

A recess was announced.

Cyril, more dead than alive, and completely astounded by what he had heard, was born back to his cell.

Florence was placed under arrest—as an accomplice.

Altogether there never was a more hopelessly confused case for bewildered jury than that one.

The court reassembled.

Florence, having recovered from her faintness, continued her testimony—it was as follows:

"Having received that letter, I decided to save the diamonds, so I dressed in boy's clothes."

Here she paused and blushed furiously, then continued:

"I succeeded in getting the train just as it left the station. My plan was to keep Mr. Chester awake all night by talking to him, for this purpose. I succeeded in getting him in conversation. I took all the matches from the match-box in the smoking car, and Mr. Chester had to apply to me for a light for his cigar. After that we talked, but about twelve o'clock Mr. Chester got sleepy and went to bed. I was in despair. I retired to my berth, which was just opposite his, and watched. Finally I saw someone moving in the berth above Mr. Chester's. I knew it was Jock, so, anticipating him, I stole out and, drawing the little valise from under Mr. Chester's head, retired to my own berth. I took out the jewels and returned the valise. I decided that I would restore them to Mr. Chester in the morning. Just then the train stopped at some little station. I saw the man Jock leave the car. I followed. He disappeared into the darkness. I followed him for a few steps, and then, deciding that it was useless, I started to return to the train. It was too late—the train was gone. I had been so interested in Jock I had forgotten all else. There was nothing for me to do but wait until morning, as the station was closed for the night, of course. The diamonds were in my pocket. About six o'clock the station-master came. I was then in my woman's clothes, as I had a dress and a waist in the valise which hung from a strap over my shoulder. I told him I had been left over by mistake. He took me home, and his wife gave me some breakfast. The next day I returned to New York. I was too tired to come before, and too weak. And—and that is all."

"You are a brave girl," said the judge.

Everybody cheered and cheered as she took her seat, until the room re-echoed.

Cyril and Florence are to be married in the spring. For though Clide's game was clever and his diamonds well played, still Florence played her hearts better.

GOOD READING

The City of Vancouver, British Columbia, has been greatly annoyed by the smoke from sawmills and lumber mills. To overcome this nuisance, a company has been formed to supply these mills with electric power. As fuel for the general plant, however, it is planned to use the sawdust from the lumber mills' waste heaps. As the power is obtained in this way from a waste product, electricity can be furnished at greatly reduced rates, and not only is the smoke nuisance abated, but the problem of disposing of enormous piles of sawdust is also solved.

An army airman, named Bellini, of the French Military Aviation Corps, fell while flying at the Versailles aerodrome and was killed. The death of Bellini constitutes the 261st fatality in the annals of aviation and the 43d since the beginning of the current year. In the first four months of 1912 the number of fatalities recorded was only 17. Two military air pilots were slightly injured during a collision between a biplane and a monoplane at a low altitude on the military aerodrome at Chalons. Captain Vicomte Léon Claude Suisse de Saint-Clare and Lieutenant Decas, of the Military Aviation Corps, both fell to the ground, their machines being shattered.

It was reported recently that the police have been informed that a plot to assassinate King Alfonso of Spain when he visits France has been discovered at Montpellier. It is understood that a Spanish anarchist is under arrest at Montpellier and that letters which have been seized implicate two other men and a woman. It is believed that the anarchists chose Montpellier in order to assassinate the Spanish monarch before he reached Paris, where he will be the guest of President Poincaré. A despatch received from Madrid says that anarchists in the Spanish capital are busy and that the police have discovered an evident apparent attempt to take the life of the papal nuncio. It is said that a deadly bomb was picked up near the nuncio's residence. If it had exploded it would have demolished the house.

Turkish periodicals publish statistics of the Mussulman population of the world; and although it is difficult to follow absolutely the statistics of a country where records are so imperfectly kept, the approximate results are as follows: The Ottoman Empire contains 24,000,000 persons, of whom 6,000,000 live in Europe and 18,000,000 in Asia. But of these not more than one-half profess the faith of Mohammed. The Russian Empire has quite a proportion of the followers of Mohammed, numbering several millions. In India there are some 50,000,000 Mussulmans, while Persia, Afghanistan, Arabia, and other independent countries in Asia have about 20,000,000 more. The Dutch colony of Java, with Borneo, the Philippines, and other adjacent islands, contain several millions besides. All the northern and central part of Africa rests firm in the faith of the Prophet.

The New York Nautical School training ship Newport, with seventy cadets, commanded by Captain E. H. Tilman, U. S. N., on board, sailed from East 24th street the other afternoon on the annual summer cruise. Glen Cove, Long Island, is the first stopping place, where the cadets, more than half of whom have never been to sea, will become initiated into the art of furling and reefing sails and manning lifeboats. After a week of training the ship will proceed to Narragansett Bay, with stops at New London and Gardiner's Bay. Hamilton, Bermuda, is the next port, whence the Newport will return to the United States coast and work up to Halifax. The entire trip will last five months. Last year the Newport crossed the Atlantic and gave the cadets an opportunity to witness the Olympic games, but it was decided to limit this year's cruise to home waters.

A slide for life more thrilling than any ever planned by designing showmen to startle a languid public was involuntarily performed the other day by Henry Winges, an ironworker, of No. 544 West 53d Street, New York. Winges was swinging a steel girder into place on the top floor of a fourteen-story building near 23d Street and Sixth Avenue, when he lost his balance. Flinging out his hands, he came in contact with the steel cable which ran from the block over his head to the engine in the street, and hung on with all his might. All the way down the fourteen floors he slid, whirling around and around the cable, but never releasing his grip. By the time he reached the bottom he had slackened his speed so much that his comrades were able to catch him and lay him gently on the ground, where he sank exhausted. A call to the New York Hospital brought Dr. Waters, who treated the man's hands, from which the flesh had been nearly burned by the terrific friction. He was later removed to his home, where it was said that he would be on the job again in a few days.

The number of pencils used in the United States annually, if divided evenly, would leave only two for each of its population. A pair of pencils a year would be a small allowance for those requiring them every day. Yet, at this rate, when the total of about 160,000,000 for the whole country is calculated, one cannot help wondering how it is possible to consume such a vast number of pencils. Some of the pencils we buy are "made in Germany," but of the entire number that Americans use nine-tenths are of home manufacture. A considerable quantity of this article is also exported as well as imported. The pencil factories of the United States employ upward of 2,000 people, paying them about \$700,000 wages every year. America's annual output of pencils is worth \$2,000,000. The wood most commonly sought for making pencils is Virginia or red cedar, which grows abundantly in the South, especially in Alabama and Florida. Europe, having nothing as good among its own trees for pencil-covering as Virginia cedar, obtains its supply of this material from the United States.

ARTICLES OF ALL KINDS

AN OLD INDIAN GRAVE FOUND.

While digging a drain ditch recently on the west bank of the Willamette River, about a mile south of Oregon City, workmen uncovered an old Indian grave. In the grave, which, from its position, is known to be at least 100 years old, were found an old bear trap and a flint lock rifle, both of which bore the mark of the Hudson Bay Company. The bear trap is in a good state of preservation, but the rifle has been rusted into three pieces. Besides the rifle and trap there also were found fifty feet of glass and copper beads and a stone tomahawk.

A GREAT MOTORING CONTEST.

What promises to be one of the greatest motoring contests ever held is the Chicago-to-Boston non-stop reliability run June 25 to 29. This contest will be held under the auspices of the Chicago Automobile Club, with the co-operation of the Bay State Automobile Association of Boston and the Motor Dealers' Contest Association of New York. Fifteen-minute stops are provided for at South Bend, Toledo, Erie, Rochester, Albany and New York City, with other controls along the route, for the purpose of changing crews and replenishing with fuel and water. According to the schedule mapped out, the run from Chicago to Boston, 1,275 miles, will be covered in sixty-eight hours of actual running time, so that the cars will be forced to maintain an average of more than eighteen miles an hour on the road.

DARTMOUTH DROPS MEDICAL COURSE.

After the present junior class has graduated in 1914 Dartmouth will cease to grant the degree of Doctor of Medicine. The Medical School, as such, to all intents will be abandoned. At present it gives a four-year course. After 1914 Dartmouth will cease to give instruction in the studies of the third and fourth years of the medical course. Instruction in the studies of the first and second years will be given in what will be a department of the college, and work in this department will lead toward the B. S. degree. Students who pursue successfully the studies of this department it is intended shall be able to enter the class of the third year of any medical school. The Trustees say that they have taken this action because the college has suffered from the lack of clinical material. Its isolated situation accounted for this. Theoretical study and laboratory work hereafter will afford students an opportunity to take advanced standing in medical schools. The Dartmouth Medical School, the fourth founded in the United States, was established in 1798, in which year two degrees of Bachelor of Medicine were conferred. Dr. Nathan Smith, Yale, 1790, assisted by Dr. Lyman Spalding, Harvard, 1797, carried on the entire work of the school until 1810. In 1812 the school granted the degree of Doctor of Medicine. Oliver Wendell Holmes was the professor of anatomy and physiology from 1838 to 1841. The requirements of admission to the school were the same as the college proper

until 1909, when the Trustees made a requirement of two years of collegiate work before the study of medicine could be begun. The one hundred and seventeenth graduation exercises of the school were held on Friday, April 18, and President Nichols conferred ten degrees. The decision to suspend the Medical School puts Dartmouth again in the ranks of pure colleges. Besides the special work for Master's degrees only two regular graduate courses are now offered, one in the Amos Tuck School of Administration and Finance, the other in the Thayer School of Civil Engineering. Dartmouth will offer a course next year in scientific management as part of the second-year work in the Amos Tuck School.

AIRSHIP DANGER AT PANAMA.

The flight a few days ago of Fowler, the aviator, over the route of the Panama Canal has started anew the discussion of the vulnerability of the canal to attacks from the sky. About four months ago Miss Moisant, while visiting on the Isthmus said that explosives could easily be dropped from an aeroplane with sufficient accuracy to put out of service any flight of locks; this is tantamount to putting the canal out of service. At that time Col. Goethals expressed his entire confidence that no airship could come sufficiently close to the locks to drop explosives without being exposed to fire. Fowler's flight was made for the express purpose of taking a series of birdseye moving pictures, and to this end he sailed low, at no time being much higher than 2,000 feet above the canal. He is, however, also of the opinion that an aeroplane standing so high above the locks that it would be out of range of gunfire would yet be in position to drop explosives upon vulnerable parts. The locks are great chambers of concrete with walls fifty feet thick, and in the chambers there will always be from ten to fifty feet of water. The only part of them that could be injured is the gates. These are steel forms from 40 to 80 feet high, seven feet thick and 65 feet wide. This would make a small target at a distance of a mile. On the other hand, the machines that move the gates are exposed upon the lock walls, being covered with only a thin roof of concrete. They would form a better target, and yet this also would be only twenty-five feet in diameter. If these machines were shattered the gates could still be moved by hand winches. The smallness of the areas that could be affected by an explosive dropped upon them is, therefore, a negative protection for the locks against air attacks. Positive protection will be afforded by an elaborate series of batteries, constructed for the primary purpose of repelling land attacks, but also available for use against aviators. No airship would be safe within a mile of these batteries, and none would be effective in an attack unless it could come closer to its targets than a mile. In short, if an explosive thrown from an airship were to disable one of the lock gates it would be more by accident than by good aim. This is the kind of accident that Col. Goethals and his fellow officers on the Panama Canal fortification board do not think it worth while to worry about.



ELECTRIC PUSH BUTTON.—The base is made of maple, and the center piece of black walnut, the whole thing about 1 1/4 inches in diameter, with a metal hook on the back so that it may be slipped over edge of the vest pocket. Expose to view your New Electric Bell, when your friend will push the button expecting to hear it ring. As soon as he touches it, you will see some of the liveliest dancing you ever witnessed. The Electric Button is heavily charged and will give a smart shock when the button is pushed. Price 10c., by mail, postpaid.

WOLFF NOVELTY CO., 29 W. 26th St., N. Y.

THE GERMAN OCARINO.

A handsome metal instrument, made in Germany, from which peculiar but sweet music can be produced.

Its odd shape, which resembles a torpedo boat, will attract much attention. We send instructions with each instrument, by the aid of which anyone can in a short time play any tune and produce very sweet music on this odd-looking instrument.

Price, 10c. by mail, postpaid.

WOLFF NOVELTY CO., 29 W. 26th St., N. Y.

THE GREAT FIRE EATER.



A great Sensational Trick of the Day! With the Fire Eater in his possession any person can become a perfect salamander, apparently breathing fire and ejecting thousands of brilliant sparks from his mouth, to the horror and consternation of all beholders. Harmless fun for all times, seasons and places. If you wish to produce a decided sensation in your neighborhood don't fail to procure one. We send the Fire Eater with all the materials, in a handsome box, the cover of which is highly ornamented with illustrations in various colors. Price of all complete only 15c., or 4 boxes for 50c., mailed postpaid; one dozen by express \$1.20.

N. B.—Full printed instructions for performing the trick accompany each box, which also contains sufficient material for giving several exhibitions.

H. F. LANG, 1815 Centre St., B'klyn, N. Y.

ITCH POWDER.



Gez whiz! What fun you can have with this stuff. Moisten the tip of your finger, tap it on the contents of the box, and a little bit will stick. Then shake hands with your friend, or drop a speck down his back. In a minute he will feel as if he had the seven years' itch. It will make him scratch, rear, squirm and make faces. But it is perfectly harmless, as it is made from the seeds of wild roses. The horrible itch stops in a few minutes, or can be checked immediately by rubbing the spot with a wet cloth. While it is working, you will be apt to laugh your suspender buttons off. The best joke of all. Price 16 cents a box, by mail, postpaid.

WOLFF NOVELTY CO., 29 W. 26th St., N. Y.

SNAKES IN THE GRASS



Something entirely new, consisting of six large cones, each one nearly one inch in height. Upon lighting one of these cones with a match, you see something similar to a 4th of July exhibition of fireworks. Sparks fly in every direction, and as the cone burns down it throws out and is surrounded with what appears to be grass; at the same time a large snake uncoils himself from the burning cone and lazily stretches out in the grass, which at last burns to ashes but the snake remains as a curiosity unharmed. They are not at all dangerous and can be set off in the parlor if placed on some metal surface that will not burn. An ordinary dust pan answers the purpose nicely. Price of the six cones, packed in sawdust, in a strong wooden box, only 10c., 3 boxes for 25c., 1 dozen boxes 75c., sent by mail postpaid.

M. V. GALLIGAN, 419 W. 56th St., N. Y.

HINDOO FLOWER-POT TRICK



With this trick you can make a plant grow right up in a flower-pot, before the eyes of your audience. An ordinary empty earthen flower-pot is handed to the spectators for examination. A handkerchief is then placed over it, and you repeat a few magic words, and wave your wand over it. When the handkerchief is removed there is a beautiful plant, apparently in full bloom, in the pot. Full directions with each outfit. Price, 15 cents by mail, postpaid.

M. V. GALLIGAN, 419 W. 56th St., N. Y.



Solid-breech Hammerless .22 REPEATER

SOLID-BREECH HAMMERLESS SIDE-EJECTING

Sure Safe Shooting for Man or Boy—And a Simple Rifle to Care For

The Remington-UMC .22 Repeater is rifled, sighted and tested for accuracy by expert gunsmiths. It shoots as you hold. The simple, improved safety device on every Remington-UMC .22 repeater never fails to work. Accidental discharge is impossible.

The Remington-UMC .22 Repeater is easily cared for. In taking down, your fingers are your only tools. The breech block, firing pin and extractor, come out in one piece—permitting the barrel to be cleaned from the breech.

The action handles .22 short, .22 long or .22 long rifle cartridges—any or all at the same time without adjustment.

Remington-UMC—the perfect shooting combination

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BENEDY sent to you on FRE TRIAL. If it cures, send \$1.00; if not, don't. Give express office. Write today. W. K. Sterilino, 837 Ohio Ave., Sidney, Ohio.

THE AUTOPHONE.



A small musical instrument that produces very sweet musical notes by placing it between the lips with the tongue over the edge, and blowing gently into the instrument. The notes produced are not unlike those of the flute and flute. We send full printed instructions whereby anyone can play anything they can hum, whistle or sing, with very little practice. Price, 10c.; 3 for 25c., mailed, postpaid.

C. BEHR, 150 W. 62d St., New York City.

THE FIGHTING ROOSTERS.



A full blooded pair of fighting game cocks. These diminutive fighters have real feathers, yellow legs and fiery red combs, their movements when fighting are perfectly natural and lifelike, and the secret of their movements is known only to the operator, who can cause them to battle with each other as often and as long as desired. Independent of their fighting proclivities they make very pretty mantel ornaments. Price for the pair in a strong box, 10c.; 3 pairs for 25c. by mail, postpaid.

WOLFF NOVELTY CO., 29 W. 26th St., N. Y.

THE SPRINGER.

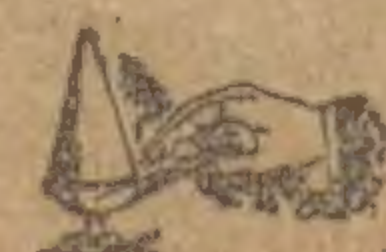


Don't miss this brand new novelty. It is a little figure made in various shapes, perched on a spring and pedestal. You push down the spring, set it where you please, and in a few moments it leaps up into the air, scaring the cat, and sending every one in the room into convulsions of laughter.

Price, 10c. each by mail, postpaid.

C. BEHR, 150 W. 62d St., New York City.

MARBLE VASE.



A clever and puzzling effect, easy to do; the apparatus can be minutely examined. Effect: A marble can be made to pass from the hand into the closed vase, which a moment before was shown empty. This is a beautiful enameled turned wood vase.

Price, 20c.

M. V. GALLIGAN, 419 W. 56th St., N. Y.



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DO NOT BUY a bicycle or a pair of tires from anyone at any price until you receive our latest art catalogs illustrating every kind of bicycle, and have learned our unheard of prices and marvelous new offers.

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BOYS! Here is your chance to get a fine baseball outfit, consisting of complete suit, including shirt, pants, cap and belt, good quality, extra well sewed, or combination of big catcher's mitt, fielder's glove, catcher's mask (extra strong and durable) and rubber center ball, big league style, or fine chest protector. Will Not Cost One Cent. Send your name and we will send you a set of our fine pictures to dispose of at 25 cents each. Send us the \$2 you collect and for your trouble will send you outfit as described. WRITE TODAY for pictures. No harm done. I take back what you can't sell. M. O. Seltz, 1M91 Chicago



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BASEBALL CURVER Worn on the hand, gives rapid motion, causing a wide curve. So small it is not noticed and they all wonder where those AWFUL curves come from. Send for a Curver today if you want to be a CRACK PITCHER and fan out the batters. Full instructions for throwing all curves. This curver is offered to introduce Everyday Life into new homes. Send 25 cts. to pay for a year's subscription and we will send you our paper one year and make you a free present of our Wonderful Curver. W. M. Co. 337 W. Madison St. LVI Chicago

LOTS OF FUN FOR A DIME



Ventriloquist Double Throat - Fits roof of mouth; always invisible; greatest thing yet. Astonish and mystify your friends. Neigh like a horse; whine like a puppy; sing like a canary, and imitate birds and beasts of the field and forest. Leads of fun. Wonderful invention. Thousands sold. Price: only 10 cents; 4 for 25 cents, or 12 for 50 cents. Double Throat Co. Dpt. K Frenchtown, N.J.

IMITATION GOLD TEETH.



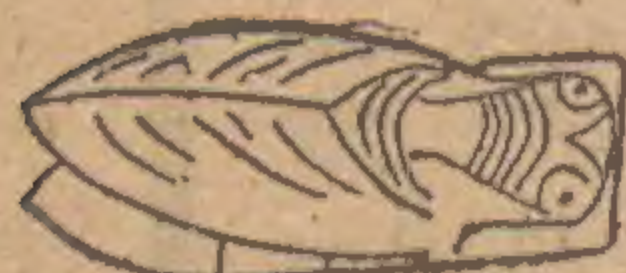
Gold plated tooth, shape made so that it will fit any tooth. Price, 5c., postpaid. WOLFF NOVELTY CO., 29 W. 26th St., N. Y.

MICROSCOPE.



By use of this wonderful little microscope you can magnify a drop of stagnant water until you see dozens of crawling insects; is also useful for inspecting grain, pork, linen, and numerous other articles. This little instrument does equally as good work as the best microscopes and is invaluable to the household. Is made of best finished brass; size when closed 1x2½ inches. Price, 30c. L. Senarens, 347 Winthrop St., Brooklyn, N. Y.

GET A LOCUST.



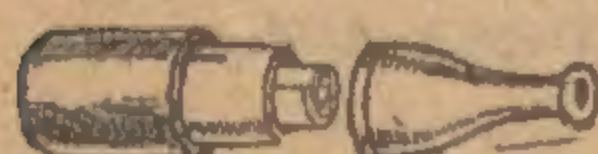
Clicks like a telegraph sounder. The best rooster made, for Baseball Games, Meetings, and Sporting Events. Just the thing to make a big noise. So small you can carry it in your vest pocket, but it is as good as a brass band, made of lacquered metal, and stamped to look exactly like a locust. It is as ornamental as it is useful. Suitable for young and old. Price, 12c. each, by mail. H. F. LANG, 1815 Centre St., B'klyn, N. Y.

THE JOKER'S CIGAR.



The biggest sell of the season. A real cigar made of tobacco, but secreted in the center of cigar about one-half inch from end is a fountain of sparklets. The moment the fire reaches this fountain hundreds of sparks of fire burst forth in every direction, to the astonishment of the smoker. The fire is stage fire, and will not burn the skin or clothing. After the fireworks the victim can continue smoking the cigar to the end. Price, 10c.; 3 for 25c.; 1 dozen, 90c., mailed, postpaid. WOLFF NOVELTY CO., 29 W. 26th St., N. Y.

THE CAMERA CIGAR HOLDER.



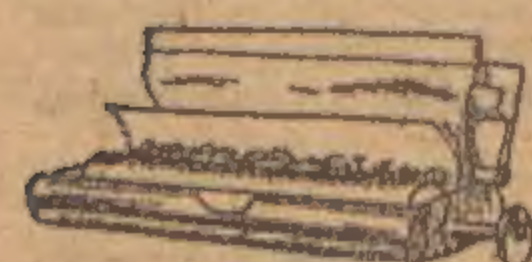
A beautiful ebonized cigar holder that takes pictures. Every smoker who loves fun will want one to entertain his friends. We furnish with each holder material, all prepared, for making six different photographs, and guarantee every paper to produce a completely finished photograph if directions are followed. Directions—Take holder apart at the joints, roll up one of the small blank papers (six furnished with each holder) and insert it in the holder. Put the holder together and smoke a cigar for one minute. A beautiful finished photograph will appear on the paper, which can be taken out and preserved for years. Price of holder, with six blank pictures, 10c.; 3 for 25c. by mail, postpaid; extra blanks, 5c. per dozen. C. BEHR, 150 W. 62d St., New York City.

KANGAROO PADLOCK.



A handsome padlock stamped out of polished steel. It locks itself when the hasp is pressed down into the lock, but the puzzle is to unlock it. You can instantly unlock it with the key, but no one not in the secret can unlock it. You can slip the hasp through a friend's buttonhole and force him to wear it until you release it, although he may have the key to the lock; or a boy and girl can be locked together by slipping the hasp through a buttonhole of their clothing. Many other innocent and amusing jokes can be perpetrated with it upon your friends and acquaintances. It is not only a strong, useful padlock, but one of the best puzzles ever invented. Full printed instructions sent with each lock. They are a bonanza for agents, as they can be readily sold for 25 cents each. Our price, 15c.; 2 for 25c.; one dozen, \$1.20, sent by mail, postpaid. WOLFF NOVELTY CO., 29 W. 26th St., N. Y.

RAPID CIGARETTE MAKER.



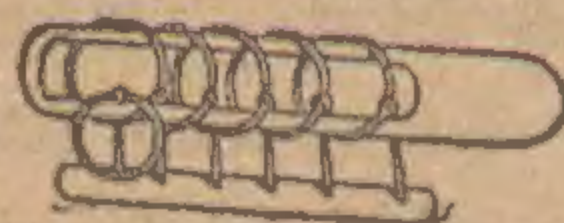
This little article should be in the pocket of every smoker. With it a perfect cigarette can be made in ten seconds. You will find them equal in appearance and far superior in quality to commercial ones, at less than a quarter of the cost. With our cigarette maker in your possession, you can smoke a pipe or cigarette at pleasure, as it's just as easy to roll a cigarette as to fill a pipe. Every part of the cigarette maker is handsomely nickel-plated. Price, 15c., or 3 for 40c. by mail, postpaid. WOLFF NOVELTY CO., 29 W. 26th St., N. Y.

SURPRISE KINEMATOGRAPH.



The greatest hit of the season! It consists of a small metal, nicked tube, with a lens eye view, which shows a pretty ballet girl in tights. Hand it to a friend, who will be delighted with the first picture; tell him to turn the screw in center of instrument to change the views, when a stream of water squirts into his face, much to his disgust. Anyone who has not seen this kinematograph in operation is sure to be caught every time. The instrument can be refilled with water in an instant, ready for the next customer. Price 25c. by mail, postpaid. WOLFF NOVELTY CO., 29 W. 26th St., N. Y.

CHINESE RING PUZZLE.



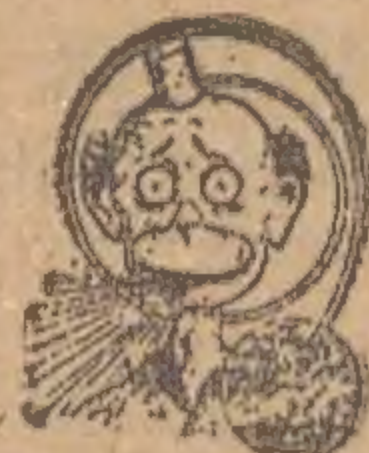
Here is a genuine "corker." The object is to remove the handle from the rings. Made of polished brass and each one in a box. The bar can be taken out and replaced in less than five minutes without bending the rings or bar, when you know how to do the trick. Price by mail, postpaid, 10c.; 3 for 25c. C. BEHR, 150 W. 62d St., New York City.

DEVILINE'S WHISTLE.



Nickel plated and polished; it produces a near-piercing sound; large seller; illustration actual size. Price, 12c. by mail. WOLFF NOVELTY CO., 29 W. 26th St., N. Y.

HAPPY HOOLIGAN JOKER.



With this joker in the lapel of your coat, you can make a dead shot every time. Complete with rubber ball and tubing. Price, 15c. by mail, postpaid. C. BEHR, 150 W. 62d St., New York City.

CARD THROUGH THE HAT TRICK



With this trick you borrow a hat, and apparently shove a card up through the crown, without injuring the card or hat. The operation can be reversed, the performer seemingly pushing the card down through the crown into the hat again. It is a trick which will puzzle and interest the closest observer and detection is almost impossible. It is so simple that a child can learn how to perform it in a few minutes. Price 10 cents each, by mail, post-paid M. V. GALLIGAN, 419 W. 56th St., N. Y.

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THE HELLO PUZZLE



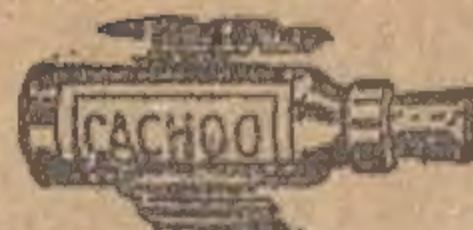
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SURPRISE LETTER DRUM.



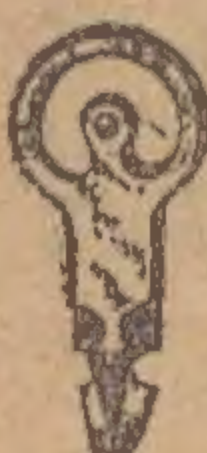
Stung! That was one on you! The joke? You send a friend a letter. He opens it, and that releases the drum. Instantly the sheet of note paper begins to bang and thump furiously, with a ripping, tearing sound. Guaranteed to make a man with iron nerves almost jump out of his skin. You can catch the sharpest wisenheimer with this one. Don't miss getting a few. Price, 6c. each by mail. WOLFF NOVELTY CO., 29 W. 26th St., N. Y.

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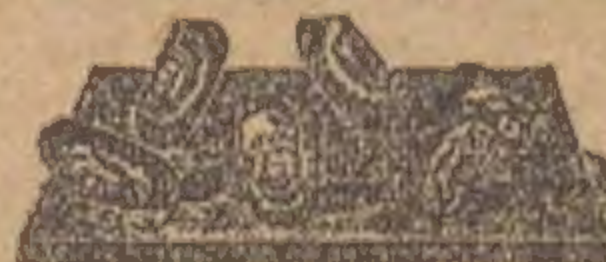
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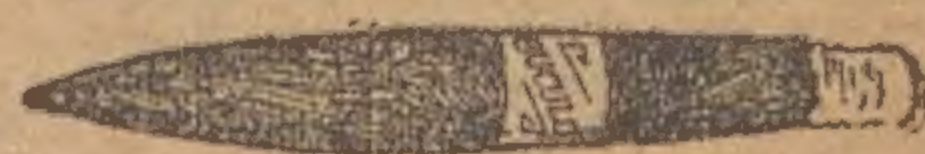
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